

02:52:12 1 Who is Michael Pasterczyk?

02:52:14 2 A. That would be Mr. Pasterczyk. He was a CPA
3 consultant at the company we used. *CPA*

02:52:24 4 Q. He's not employed by DMS, right?

02:52:25 5 A. No, he's not.

02:52:26 6 Q. So you would have had to phone him, e-mail
7 him, or write him a letter to get him involved in a
8 review of the Kearney claim?

02:52:36 9 A. No, I believe at this time, Mike, he had a
10 regular time he would come into the office, so you
11 could just go over and talk to him.

02:52:48 12 Q. So there's nothing in the claim file other
13 than his invoice indicating that he had any
14 involvement in the Kearney claim; there's no report
15 by him that's documented, there's no phone mail
16 message to or from him authored by you, there's no
17 e-mails, there's nothing in the file except for this
18 invoice.

02:53:08 19 Why is it that there would be nothing in
20 the claim file reflecting on the request that he
21 perform two hours of financial analysis or his
22 conclusions of his financial analysis other than his
23 invoice?

02:53:22 24 A. I just see this memo here. I don't know

ACCURATE COURT REPORTING (413) 747-1806

1 exactly what it is that he did at this point or if
2 there wasn't anything else in the file. If he put
3 something together, I don't remember.

02:53:33 4 Q. Well, there's nothing that he put together
5 that's in the claim file other than his invoice. Do
6 you know whether or not there's anything else he put
7 together?

02:53:42 8 MR. ELLIS: Do you want to show him
9 the claim file?

02:53:46 10 Q. (By Mr. Roberts) You can answer the
11 question. You don't have to listen to him. He can
12 object for the record, but he really can't prelude
13 your testimony.

02:53:53 14 A. You know, I don't recall. I did talk to
15 him on financial issues routinely.

02:54:01 16 Q. Okay. Was the financial aspects of Mr.
17 Kearney's claim important?

02:54:08 18 A. It was important.

02:54:11 19 Q. If you sought his counsel and he performed
20 a financial analysis, why would there be no
21 reflection of that on -- and it's on an important
22 issue, why would there be no reflection of that in
23 the claim file other than his invoice?

02:54:28 24 A. You know, I don't remember the conversation

ACCURATE COURT REPORTING (413) 747-1806

*NO
RECORD
OF
CPA
CONF.*

183

1 or what it is that -- if he looked at anything or if
2 it was just a discussion with him. I just don't
3 recall. I can't explain. *CPA*

02:54:41 4 Q. The next document in Exhibit 44, the next
5 tab, is Piechowski. Is she an outside consultant
6 also?

02:55:05 7 A. My understanding is that she is.

02:55:06 8 Q. Did you have Mr. Kearney's authority to
9 share his medical information with people outside
10 DMS?

02:55:16 11 A. Can you repeat the question, please?

02:55:17 12 Q. Did you have Mr. Kearney's authority in
13 April of 2000 to share his medical information with
14 people outside DMS?

02:55:26 15 A. I think we had authorizations from him in
16 the file. I think Piechowski, this is an area that
17 she specializes in as far as depression and things of
18 that nature, so it would have been appropriate to
19 send that to her.

02:55:45 20 Q. My question is simply did you have his
21 authority to send her his medical records, yes or no?

02:55:54 22 A. Again, I don't recall what, at that time,
23 the order in which we had received his
24 authorizations. I thought we had an authorization in

ACCURATE COURT REPORTING (413) 747-1806

184

1 the file, I'm sure the file shows that.

02:56:05 2 Q. Okay, so you're sure that the file would
3 contain an authorization dated prior to April 26,
4 2000 giving you the authority to share his medical
5 information with third parties?

02:56:16 6 A. I could look at the file, if you'd like. I
7 don't specifically recall. I would assume.

02:56:21 8 Q. You wouldn't have done it without his
9 authority, right?

02:56:28 10 A. Again, I'm sure there was something in
11 there that --

02:56:31 12 Q. You're sure there's something in there
13 because you wouldn't have done this unless you had
14 the property authority, is that correct?

02:56:39 15 A. Can you repeat the question again?

02:56:41 16 Q. There's no way that you would have shared
17 someone's medical information -- you won't even give
18 me your residence address -- there's no way you would
19 give someone's medical information to some third
20 party unless you had the authority to do so, isn't
21 that right, Mr. Mills?

02:57:00 22 A. Again, I don't remember exactly what was in
23 there, but I'm sure that there was some authorization
24 in there that he had given us. Plus, we do get

ACCURATE COURT REPORTING (413) 747-1806

1 medical reviews from people to understand the medical
2 information.

02:57:09 3 Q. Okay. Let's do this simply. Five hours
4 ago I asked you to tell me what your residence
5 address was. You objected because it's private
6 information. Now, certainly if you have that great a
7 sensitivity about private information, you know that
8 there is no way on earth that you would have given
9 Mr. Kearney's medical information to a third party
10 without his authority to do so, isn't that right?

02:57:32 11 MR. ELLIS: Objection.

02:57:36 12 A. Again, I don't recall exactly the
13 circumstances of this at this point in time.

02:57:40 14 Q. Very well. The second page refers to a
15 SPAN report. What's a SPAN report?

02:57:47 16 A. I know it's an acronym for something, I
17 don't know the specific terminology of it.

02:57:58 18 Q. Let's turn back to 43. Document 3078 is
19 the next one I want to discuss with you. This is a
20 handwritten note of a conversation you had with Mr.
21 Kearney on May 19 of 2000, Bates labeled 3078, can we
22 agree on that?

02:59:01 23 A. Yes, we can.

02:59:02 24 Q. Halfway down there you start a sentence,

author

1 fourth line, it says, "His next payment is scheduled
2 for both" -- let's read the whole thing. Tell me if
3 I read it correctly.

02:59:11 4 "Chris Kearney called. He only received a
5 payment last month on policy 493029. It appears that
6 we inadvertently omitted payment on policy 538069. I
7 will go ahead and authorize today. His next payment
8 is scheduled for both policies on 5/25. We spoke
9 about his claim and some of the issues. I told him a
10 response was sent to his physician, RFM," right?

02:59:42 11 A. Correct.

02:59:43 12 Q. In order to speak intelligently about the
13 issues in Mr. Kearney's claim on May 19, 2000, you
14 must have reviewed the claim file prior to that day,
15 right?

02:59:57 16 A. I would have had a working knowledge of it
17 at that point in time, I would imagine.

03:00:23 18 Q. Could you turn to 3069. And before we go
19 to that, let's turn back to Exhibit 44, the next tab
20 of 44. The next tab of 44 in the tab says "CS
21 6/22/00." There's a June 22, 2000 report from CS
22 Claims Group, right?

03:00:53 23 A. Bates stamp 3070?

03:00:56 24 Q. Right.

ACCURATE COURT REPORTING (415) 747-1206

ACCURATE COURT REPORTING (415) 747-1206

187

03:00:57 1 A. Correct.

03:00:57 2 Q. And the last page of the exhibit there's a
3 Bates stamp 3068, another invoice from CS Claims
4 Group, identifying the total due for June 2002 as
5 \$5,361.50, right?

03:01:15 6 A. Correct.

03:01:17 7 Q. Now, we've gone over already today three
8 different reports from CS Claims Group. You've
9 confirmed for me that all the information generated
10 from those reports is consistent with what Mr.
11 Kearney was telling you. Why would you request
12 additional investigation and surveillance at the cost
13 of \$5,300?

03:01:38 14 A. You know, again, I wouldn't recall exactly
15 what my line of thinking was at this point in time,
16 but we do try to get a representative sample over
17 periods of time that the insured's statements
18 continue to be consistent with what he puts down as
19 far as his work activities on a month-to-month basis.

03:01:58 20 Q. Do you think that Mr. Kearney from March to
21 June 2000 may have gotten over his severe depression
22 which had lasted for seven years prior?

03:02:14 23 A. You know, I don't know. People get better.

19 24 Q. Okay. And there's nothing in the claim

ACCURATE COURT REPORTING (415) 747-1206

188

1 file, once again, of any note or of any communication
2 or letter that you had sent or received from CS
3 Claims Group authorizing them to conduct this
4 additional surveillance, right?

03:02:35 5 A. Not that I recall.

03:02:36 6 Q. Giving them instructions on what you wanted
7 done, right? Correct?

03:02:44 8 A. What's the question?

03:02:45 9 Q. There's nothing in there advising or
10 preserving what your further instructions were?

03:02:54 11 A. I don't recall. I can look at the file.

03:03:18 12 Q. Let's turn back to Exhibit 43, Bates number
13 3069. Now, this appears in the claim file because it
14 has a Bates number on it. It has a claim file Bates
15 number on it, 3069.

03:03:37 16 A. 3069 faxed Monday, July 3?

03:03:40 17 Q. Yes. It's a fax dated July 3, 2000 to you
18 from Chris Kearney. That's what it says, right?

03:03:48 19 A. Yes, it does.

03:03:49 20 Q. And the subject says -- the entire subject
21 of this fax is "Cost of Living Increase in Checks."
22 That's what it says, right?

03:03:59 23 A. Yes.

03:03:59 24 Q. It says, "Mr. Mills: I received the two

ACCURATE COURT REPORTING (415) 747-1206

checks for June 2000. There should have been a 7 percent cost-of-living increase at some point in the last two months. Usually, I don't have to ask for it, it's updated automatically. Please check into. Thank you. Also, I received your letter and form. I will be responding back to you within a couple weeks. I have some concerns as I previously stated in a letter to you a few months back."

Did I read the entire communication --

A. Yes, you did.

Q. -- correctly?

A. Yes, you did.

Q. He asked you to please check into the cost of living adjustment of 7 percent, right?

A. That's what it says here.

Q. When the policyholder asks you to do something relative to the claim that you're working on, do you make every effort to do so?

A. Can you repeat the question?

Q. When a policyholder asks you -- you understand what a duty of good faith is?

A. Yes.

Q. What's your understanding of good faith duty that insurers have to insureds?

*COLA
MET.
2000*

ACCURATE COURT REPORTING (413) 747-1906

A. To handle things timely, promptly, look into every interest of the insureds and ensure that they get every benefit they're entitled to.

Q. Okay. So if an insured writes you and says, "I didn't get all the benefits that I think I'm entitled to, will you 'please' check into it," do you think it's consistent with the duty of good faith for you to examine the policyholder's concern and determine whether they're right and they've received less monies than what they're entitled to?

A. Can you repeat the question again?

THE COURT REPORTER: "So if an insured writes you and says, "I didn't get all the benefits that I think I'm entitled to, will you 'please' check into it," do you think it's consistent with the duty of good faith for you to examine the policyholder's concern and determine whether they're right and they've received less monies than what they're entitled to?"

A. I think it's fair to say that, and I would look into that to see if that, in fact, is the case.

Q. My question was, do you think it's consistent with the affirmative duty that you have of

*ful of
good faith*

ACCURATE COURT REPORTING (413) 747-1906

191

good faith for you to do that?

A. I think it would be fair to say that.

Q. And in performing that affirmative duty of good faith, isn't it appropriate that you be thorough and detailed in your exploration of the issue?

A. I would look at something like this and go ahead and in an effort to be quick and fair with this gentleman, get his benefits out as quick as possible.

Q. As quick as possible. Okay, let's reserve that comment for a second. But that wasn't responsive to my question. What I asked was, in performing what you concede would be consistent with your affirmative obligation of good faith, in performing that duty, don't you think that it is essential that your review of the issue that you've been asked to investigate be as thorough as possible?

A. It would be important to review anything, whether that takes place right at that point in time. I don't know whether the circumstances of what's going on, whether or not that would occur.

Q. Mr. Kearney asked you a simple question: Am I entitled to a 7 percent COLA increase sometime in May or June of 2000? And he asked you to please check into it, Mr. Mills. Do you think that it's

ACCURATE COURT REPORTING (413) 747-1906

192

inappropriate, considering your affirmative duty of good faith, that it be expected that you perform a thorough analysis of the issue?

A. I checked into it.

Q. Okay.

A. Can I finish my answer?

Q. Go ahead.

A. I checked into it, which encompassed going into the claim system, recognizing that a 7 percent COLA was referenced there, and that, yes, it did happen in the previous years in May or June, and I went right ahead and increased the payment and brought him up to date.

Q. Okay, so you didn't review the policy. You're staying away from admitting that you ever reviewed the policy?

A. I didn't review the policy at that point in time, I was getting it out.

Q. We're sitting here in May of 2004. We're almost four years from the date of this fax, and you don't have memory of much of what happened during the administration of the claim but you can testify under oath, under sworn testimony, that you did not review the policy prior to this date. Do I understand that

B.S.

ACCURATE COURT REPORTING (413) 747-1906

correctly?

A. To my recollection, yeah, I probably did not look at it that closely to that point in time. It's unfortunate that I continued to -- with this error. It was an old payment of benefits.

Q. Fine. This is dated July 3 and you told me that you would, as quickly as possible, look into an issue because good faith requires that you do so. The next page is Bates labeled 3424, and we're now 25 days removed and it's July 28, and Mr. Kearney sends you another fax. And tell me if I read this correctly.

It says, "Mr. Mills, following is the completed form request. I will put the original in the mail today. Number one, did you check out the increase in benefits which should be due per my fax of July 3, 2000?" Did I read that correctly?

A. Yes, you did.

Q. Okay. So even though you admit that your affirmative duty of good faith required that you look into that issue as quickly as possible, Mr. Kearney, three and a half weeks later, was obligated to contact you again because you had not responded to him. Is that consistent with good faith?

ACCURATE COURT REPORTING (413) 747-1806

A. Again, I don't understand or am aware of my circumstances at this point in time, if this is something that I saw exactly on this date. You know, on the fax it's dated these dates. I don't know when I would have seen them necessarily.

Q. Okay. Well, we'll answer that question. The next page, Bates labeled 3064, right?

A. Yes.

Q. And this is your letter to him. This does have your initials on it, right?

A. Yes, it does.

Q. Tell me if I read it correctly. Chris Kearney, Glengyle Avenue, regarding policy numbers H-493029 and H-538069. "Dear Mr. Kearney, Thank you for your letters of July 3, 2000 and July 28, 2000." Did I read that correctly?

A. Say that again, please.

Q. Did I read that sentence correctly?

A. Yes.

Q. Now, if you write a letter to someone saying that you got letters of July 3, 2000 and July 28, 2000, can we assume that you're telling the truth?

A. Yes, you can.

ACCURATE COURT REPORTING (413) 747-1806

195

Q. Tell me if I read the second paragraph correctly. "Under separate cover, you should receive two checks reflecting the increase under the cost-of-living adjustment (COLA) rider for both of your policies that become effective on May 6, 2000. I apologize for this oversight." Did I read that correctly?

A. Yes, you did.

Q. Now, in that paragraph you specifically make reference to the cost-of-living adjustment riders under both policies and the effective date of those, right?

A. Yes, I did.

Q. Mr. Mills, can you turn to 3061 in Exhibit 43. This is letter from Mr. Kearney dated August 19, 2000, right?

A. Yes, it is.

Q. Thanking you for your letter of August 11, is the first sentence, right?

A. Yes.

Q. He then writes, "I received the checks you referenced, thank you. I am still puzzled as to why they were not included in the previous checks as in past years. It appears that this is no longer an

ACCURATE COURT REPORTING (413) 747-1806

196

automatic change."

When he again raised with you the COLA adjustment in August of 2000, did you go back and see if he was entitled to it?

A. No, because I think that has to do with a situation where Jefferson-Pilot had the automatic increase in previous years when they were administering the claim. When that information was all registered on our claim system, it didn't pick it up.

Q. That wasn't my question. He expresses to you his puzzlement that he didn't get the adjustment automatically. When he raised that issue with you, when you received this letter, did you think to yourself, "Man, I should go back and look at the policy and see if he's entitled to it"?

A. No, because I would have assumed that he was and kept the status quo as the payments had been.

Q. Did you ever read the policy, sir? Truthfully.

A. Yes, I did, I think I testified, at the infamous coffee house.

Q. That was the first time you read the policy, at the coffee house?

ACCURATE COURT REPORTING (413) 747-1806

Never read policy coffee house

03:15:06 1 A. To my knowledge.

03:15:06 2 Q. The first time you read his policy was at

3 the coffee house?

03:15:10 4 A. To my knowledge of going through that.

03:15:12 5 Q. So you -- you didn't say that this morning,

6 but let me be clear about what your testimony is.

7 Your testimony this afternoon, and it's not what you

8 said this morning, but your testimony --

03:15:22 9 MR. ELLIS: Objection to Counsel's

10 speeches.

03:15:26 11 Q. (By Mr. Roberts) It wasn't your testimony

12 this morning, but now you're saying that you never

13 read Mr. Kearney's policy until October of 2001 when

14 you were sitting in the Cuban coffee house when you

15 made your extraordinary revelation.

03:15:43 16 A. Well, let me clarify that. I would say,

17 although I don't recall a specific time, that I would

18 look through the policy; I don't recall specifically

19 looking at the language of the policy in question

20 here until that time in the coffee house.

03:16:05 21 Q. Did you read the policy before the coffee

22 house or did you not read the policy before the

23 coffee house?

03:16:11 24 A. Again, I recall reading at some point in

ACCURATE COURT REPORTING (413) 747-1906

199

1 go back in the file and look at all the time frame

2 and junctures in which that occurred.

03:17:37 3 Q. You don't know whether that is the first

4 time or not as of August 19 of 2000?

03:17:42 5 A. I would imagine that it wasn't the first

6 time.

03:17:44 7 Q. The second to last paragraph says, "For a

8 number of years I've signed the authorization form

9 for Jefferson-Pilot on their forms, which is not so

10 broad and potentially intrusive to my policy. Why do

11 you now ask me to sign much more broad forms?" Did

12 I read that correctly?

03:18:02 13 A. Yes, you did.

03:18:03 14 Q. Did you ever answer Mr. Kearney's question?

03:18:08 15 A. I don't recall.

03:18:08 16 Q. Do you think it's consistent with the duty

17 of good faith that you, as quickly as possible,

18 answer that question?

03:18:16 19 A. I think that question was answered in the

20 file.

03:18:24 21 Q. Okay. 3056. Did you have communications

22 with Dr. Judd-McClure over a period of months about

23 her production of records?

03:18:49 24 A. I recall something along that line.

ACCURATE COURT REPORTING (413) 747-1906

1 time, I don't know specifically when that happened.

03:16:17 2 Q. You recall our discussion this morning

3 about the WJ567A policy. Mr. Kearney isn't the only

4 one that had that policy for persons that you were

5 responsible for, right?

03:16:27 6 A. I would imagine there were others that had

7 it.

03:16:43 8 Q. Are you on 3061? Just past the halfway

9 point there's a paragraph that starts "Your," do you

10 see that?

03:16:54 11 A. "Your authorization."

03:16:56 12 Q. Okay. Tell me if I read it correctly:

13 "Your authorization to obtain information is so broad

14 that includes friends, neighbors, family, present and

15 former business associates, customers, employees, et

16 cetera. I will not give my consent for you to

17 discuss anything with them. If you choose to do this

18 regardless, it is not with my consent."

03:17:17 19 Did I read that correctly?

03:17:19 20 A. Yes, you did.

03:17:20 21 Q. That's not the first time that Mr. Kearney

22 expressed that concern, is it?

03:17:27 23 A. Mr. Kearney expressed several concerns

24 during the administration of his claim. I'd have to

ACCURATE COURT REPORTING (413) 747-1906

200

03:18:51 1 Q. And did there come an issue about the time

2 it would take for her and the cost it would take for

3 her to accomplish your request?

03:19:02 4 A. I just recall that it was quite some time

5 before those records were produced.

03:19:12 6 Q. Do you recall in this letter the third --

7 excuse me, fourth paragraph of this letter to Donna

8 Judd-McClure, which is 3056, it says, "In speaking

9 with the psychologist in this office, it's my

10 understanding that your fee request is

11 extraordinary." Do you see that?

03:19:28 12 A. Yes.

03:19:30 13 Q. And you later called her fee request

14 extortion, do you remember that?

03:19:35 15 A. I remember something along that line.

03:19:37 16 Q. Do I need to pull out the letter or can we

17 agree that you called her fee request tantamount to

18 extortion?

03:19:46 19 A. It sounds familiar but if you want me to

20 confirm it, I'll look at it.

03:19:50 21 Q. Do you know how much your IME psychologists

22 charge for their review? Do you know what their

23 hourly rate was?

03:19:58 24 A. No, I do not.

ACCURATE COURT REPORTING (413) 747-1906

03:19:59 1 Q. Do you know if it was more or less than
2 what Dr. Judd-McClure was requesting?
03:20:04 3 MR. ELLIS: Objection.
03:20:07 4 A. Can you repeat the question?
07 5 Q. Do you know if what you paid your on
6 psychologist was more than or less than what Dr.
7 Judd-McClure was requesting as an hourly rate?
03:20:17 8 A. I think what you're referring to is the
9 examinations, the independent examinations versus
10 reproduction of medical records.
03:20:29 11 Q. Yes, sir.
03:20:30 12 A. I know IMEs cost, you know, generally one
13 to two thousand dollars.
03:20:37 14 Q. Can you turn to the Exhibit 44 tab which
15 says, "Kenny Hire 2/9/01."
03:20:54 16 MR. ROBERTS: Let's go off and
17 change videotapes.
03:20:56 18 THE VIDEOGRAPHER: Going off the
19 record at 3:20 p.m.
03:20:58 20 (Off the record)
03:21:28 21 MR. ROBERTS: Back on record at 3:20
22 p.m.
03:21:41 23 Q. (By Mr. Roberts) Mr. Mills, Kenny Hire
24 2/9/01, are you there? Bates labeled 0011?

ACCURATE COURT REPORTING (413) 747-1906

03:21:52 1 A. Yes.
03:21:53 2 Q. The cost of IME is \$300 per hour, is that
3 right?
03:21:56 4 A. That's what it references here.
03:21:57 5 Q. So you hired a gentleman with the same
6 background, psychologist, as Dr. Judd-McClure, and
7 you willingly paid him \$300 an hour, right?
03:22:08 8 A. Mm-hmm.
03:22:08 9 Q. If you turn to this letter, in Exhibit 43,
10 it's not Bates stamped. For some reason this
11 letter's not in the claim file. But you received a
12 handwritten letter from Dr. McClure, did you not?
03:22:23 13 MR. ELLIS: I'm going to object to
14 this letter unless it's established that it
15 was received.
03:22:29 16 MR. ROBERTS: Fine.
03:22:31 17 Q. (By Mr. Roberts) Did you receive this
18 letter from Dr. Judd-McClure?
03:22:38 19 A. I don't recall.
03:22:38 20 Q. Okay. Do you see that it's purportedly a
21 letter written to you at your address purportedly
22 handwritten and purportedly signed by Dr. McClure?
03:22:49 23 A. Yes.
03:22:49 24 Q. And you see at the top of page two that

ACCURATE COURT REPORTING (413) 747-1906

203

1 she's requesting \$250 an hour?
03:22:57 2 A. It says here "My fee for services you have
3 requested is \$250 per hour."
03:23:02 4 Q. Okay. Now let's forget about the letter.
5 Let's assume it never existed. Do you have a memory
6 about whether or not her fee request was \$250 an hour
7 that you felt was extortionary?
03:23:14 8 A. I don't know what -- again, what this
9 letter's referring to as far as what services --
03:23:19 10 Q. Forget about the letter. Forget about the
11 letter. Do you recall that she was requesting that
12 you reimburse her at the rate of \$250 an hour for the
13 work that you were asking her to do?
03:23:33 14 MR. ELLIS: Objection.
03:23:33 15 A. Can you repeat the question?
03:23:36 16 Q. Do you recall that she was requesting \$250
17 an hour to perform the work that you were asking her
18 to do?
03:23:44 19 A. I don't recall as I sit here today what she
20 was requesting.
03:21:48 21 Q. Well, if it was extraordinary and
22 tantamount to extortion, was it greater than what
23 your own psychologist was charging you?
03:24:02 24 MR. ELLIS: Objection.

ACCURATE COURT REPORTING (413) 747-1906

204

03:24:03 1 A. Again, without being able to look at this
2 all in the full context, I don't exactly know what
3 the services that she was charging 250 is for. It
4 looks like in this letter that a part of that request
5 was based on a conversation I've had with in-house
6 psychologists. My recollection that it was
7 information or the money she wanted was for just a
8 reproduction of medical records.
03:24:34 9 Q. For her time spent doing that for you,
10 right?
03:24:39 11 A. Just to copy medical records.
03:24:41 12 Q. Her time spent copying medical records?
03:24:45 13 A. That's what I recall.
03:24:47 14 Q. Okay. If she takes time out of her
15 schedule to copy medical records for you, time that
16 she otherwise could be seeing a patient charging \$250
17 an hour or more, is it extortionary for her to say
18 "Pay me my hourly rate because I'm missing the
19 opportunity to see patients"?
03:25:05 20 MR. ELLIS: Objection.
03:25:06 21 A. Again, that doesn't seem -- it seems like
22 an unreasonable request to produce those types of
23 records.
03:25:11 24 Q. Very well. Can you turn to an exhibit for

ACCURATE COURT REPORTING (413) 747-1906

just a second and then we'll flip back, but in Exhibit 43 there's a letter dated January 24, 2001, Bates labeled 3320 in that stack about 20 pages down. It's dated January 24, 2001. If you want to go back that way, it's in chronological order.

A. What's the date?

Q. January 24, 2001.

A. What's the Bates stamp?

MR. ELLIS: 3320.

Q. (By Mr. Roberts) It's a letter from you, if that helps. I think you might have it.

In the third paragraph you're talking about Dr. Judd -- or Dr. McClure's charge, right?

A. Correct.

Q. And you say that what she's requesting her reimbursement rate be is tantamount to extortion?

A. Yeah, I would say that that charge is excessive.

Q. And you say "tantamount to extortion"?

A. Exactly.

Q. What does extortion mean?

A. That she's asking for a price that's well beyond the customary charge for something of that nature.

ACCURATE COURT REPORTING (413) 747-1906

Q. How is that extortion? I asked you for your definition of extortion. Is that it?

A. Yes.

Q. When you first requested Mr. Kearney go see an IME, did he agree to do so?

A. My recollection is that he didn't necessarily want to go at the first point in time, no. I'd have to look at the file to confirm that.

Q. Turn to IME form 1901 in Exhibit 44. Do you mind putting those back in the order they came? Thank you.

A. Can you repeat the question again?

Q. It's a middle tab, it has IME form 1901.

This is a Disability Management Services medical resources referral form whereby you can request that someone with the experience to do so provide you with the right person to conduct an IME, right?

A. It is a medical resource referral form and it gives labels for what you want, an IME, expert record review.

Q. Was there something wrong about the way I phrased it?

A. I just want to confirm that I'm reading the same thing.

ACCURATE COURT REPORTING (413) 747-1906

207

Q. Was I correct?

A. Yes, you are.

Q. This is the form that you would complete if you're looking at a claim and responsible for a claim if you desire to have a doctor designated to perform an IME, right?

A. This appears to be the form that was used at that time, yes.

Q. Is this your handwriting?

A. Yes, that is my handwriting.

Q. Was this the first time you filled out a form for someone to go identify the appropriate expert for you to conduct an IME of Mr. Kearney?

A. Can you repeat the question?

Q. Was this the first time you prepared a form like this so that some expert could be identified to examine Mr. Kearney?

A. To my knowledge, this was the first time.

Q. And the following month Dr. Kenny and Couch were both designated, and within a month of that Mr. Kearney saw each of those doctors, right?

A. I believe he saw both those physicians around that time.

Q. Okay. So, it wasn't until January of 2001

ACCURATE COURT REPORTING (413) 747-1906

208

that you sought to have Mr. Kearney examined by an independent medical expert, right?

A. Correct.

Q. In October of 2000, months before you even first requested an IME, you started paying him benefits under reservation of rights, correct?

A. I don't recall when that began. I mean, I'd have to take a look at the file.

Q. It would be reflected in the file, is that your testimony?

A. To my understanding.

Q. Are you mindful of an October 2, 2000 letter that your supervisor sent to Mr. Kearney?

A. I remember something along this line.

Q. What's the Bates number of that letter?

A. 3055.

Q. It's a three-page letter. Are there three Bates numbers associated with those?

A. Oh, yes. 3053, 3054, 3055.

Q. Does this letter express to Mr. Kearney that the benefit he's receiving as of that time would be subject to a reservation of rights? I think it's the third page.

A. It says here that "While we await the above

ACCURATE COURT REPORTING (413) 747-1906

Sought IME 1/2001
POE 1/10/00

1 materials, the company's agreed to issue an
2 additional benefit payment in the interest of good
3 will. Under the circumstances, this payment is
4 necessarily issued with the full reservation of
5 rights."

6 Q. Does that mean he's getting the payment
7 under a reservation of rights?

8 A. Correct.

9 Q. What does a reservation of rights mean?

10 A. Reservation of rights is something where
11 there is some questions on a case but we're
12 continuing to make the payment to an insured while we
13 continue to gather all the information to make a
14 benefit assessment.

15 Q. Okay, up to this point in time had you read
16 the policy?

17 A. I would believe that I read the policy to
18 some degree at that point in time.

19 Q. Okay. You put him on reservation of rights
20 without a certainty that you had a full understanding
21 of his rights under the policy?

22 A. It's more of the company reserving its
23 rights under the policy as they're continuing to
24 gather information. They don't want to -- while they

*Read
Policy
by
10/06*

ACCURATE COURT REPORTING (413) 747-1806

211

1 Q. Okay. And is it appropriate in good faith
2 for an insurance company to begin paying benefits
3 under reservation of rights without even conducting
4 an IME, or even asking for an IME?

5 MR. ELLIS: Same objection.

6 A. Every case and the circumstances are
7 different, you know --

8 Q. Is it good faith --

9 MR. FORMUS: Give him a chance to
10 answer. He was in the middle of a sentence.

11 MR. ROBERTS: I'm sorry, I thought
12 he was finished.

13 MR. FORMUS: The witness is trying
14 to finish an answer. You stopped him in
15 midstream.

16 Q. (By Mr. Roberts) Go ahead, finish your
17 answer.

18 A. Can you repeat the question again, please?

19 Q. Do you have anything else to say?

20 A. I lost my train of thought when you guys
21 started talking.

22 Q. I'll strike the question. Is it good faith
23 for an insurance company to begin to pay somebody on
24 reservation of rights when multiple surveillance of

ACCURATE COURT REPORTING (413) 747-1806

1 still have questions about their claim and they're
2 investigating it, they don't want to necessarily
3 discontinue benefits to an insured, because we
4 understand that can be harmful. So they're
5 continuing to investigate, need more information, and
6 in doing so they're not going to stop the payments,
7 they continue to make the payments, but reserve the
8 rights under the policy.

9 Q. That wasn't my question. My question was,
10 you began to pay benefits to Mr. Kearney under
11 reservation of rights before you read his policy?

12 A. Again, not knowing to the full scope of
13 when I read and what I read on the policy --

14 Q. Would it be good faith for the company to
15 begin, to begin, after someone's been receiving
16 benefits for seven years, to begin paying them under
17 reservation of rights without the courtesy of even
18 reading the policy?

19 MR. ELLIS: Objection.

20 A. I don't understand the concern because the
21 insured's getting the benefits. The company's just
22 reserving its rights under the policy, whether
23 they've looked at every single page of that policy or
24 portions of the policy, there's questions about it.

Star

*For
up
reader
policy*

ACCURATE COURT REPORTING (413) 747-1806

212

1 the individual is consistent with what he reports to
2 the company, you haven't asked him to undergo an IME,
3 and you're not even certain whether you read the
4 policy? Is it good faith?

5 MR. ELLIS: Objection.

6 A. You asked a long question and I'm trying to
7 understand that correctly. I think it's good faith
8 to continue to give every benefit of the doubt to the
9 insured, to continue to pay him every month as you
10 continue to address questions and gather information
11 about the case.

12 Q. You're giving the insured every benefit of
13 the doubt as to entitlement of benefits when you
14 surveil him repeatedly, and every time you surveil
15 him it's consistent with what he says, you don't ask
16 that he go see an IME, and you're not even sure you
17 even read the policy. You're giving him every
18 benefit of the doubt by then putting him under
19 reservation of rights?

20 MR. ELLIS: Objection. That's a
21 speech, not a question.

22 A. Again, you got to look at the full context
23 of the case of the situation. There's other
24 questions about the case and we continued to pay him.

*Star
wow*

ACCURATE COURT REPORTING (413) 747-1806

Q. Very well. That October 2, 2000 letter putting Mr. Kearney's payments under reservation of rights was authorized by Bill Hughes. Had he reviewed the file before he sent that letter?

A. Could I see that letter again?

Q. Sure. Tell me if I'm reading the first paragraph. I'm going to mark as Exhibit 45 four letters, one dated October 2, 2000 from Mr. Hughes to Chris Kearney; a responsive letter of Mr. Kearney dated October 25, 2000 to Mr. Hughes; a letter dated October 19, 2000 from Mr. Spiegel to Mr. Hughes with a fax cover sheet; and a letter from Mr. Spiegel -- excuse me, to Mr. Spiegel from Mr. Hughes. The Bates numbers of these documents are 3053 through 3055, 3047 and 48, 3136 and 37, 0630, 3154 and 3155.

Does Mr. Hughes lie?

MR. ELLIS: Do you have a copy of those?

MR. ROBERTS: I do, but I can't put my hands on it immediately. We'll do it at the next break.

A. I don't know. You'd have to ask him.

Q. If he says that he's reviewed a policy, do you trust that he's telling the truth?

I don't know if Hughes lies

ACCURATE COURT REPORTING (413) 747-1906

A. You'd have to talk to him about what he does or doesn't do.

Q. All right. But what's your assessment of his credibility?

MR. ELLIS: Objection.

A. I think he's a pretty credible guy.

Q. Have you ever known him to lie?

A. Not to my knowledge.

Q. Have you ever known him to misrepresent anything to a policyholder?

A. Not to my knowledge.

Q. Mr. Hughes says in the first paragraph, "Dear Mr. Kearney --

MR. ELLIS: Excuse me, which letter are we on?

MR. ROBERTS: October 2 of 2000.

Q. (By Mr. Roberts) He says, "Dear Mr. Kearney, I've been asked to assist in the evaluation of your claim of ongoing disability benefits." Was that true, was he asked to assist?

A. I don't recall.

Q. Continuing, "Accordingly, to have a full understanding of your situation, I have reviewed your policy and your claim file." Did I read that

11
16 no
Hughes

ACCURATE COURT REPORTING (413) 747-1906

215

correctly?

A. Yes, I did.

Q. Is he an honest guy?

A. Like I said, I think he's a credible, honest guy.

Q. Does he understand disability insurance policies and can he read unambiguous language without misinterpreting it?

A. He's an intelligent guy, I'm sure he can read policies.

Q. Can he read unambiguous language and understand what the unambiguous language says?

A. You'd have to talk to him about that, about his ability to read.

Q. What's your assessment?

A. I understand him to be a pretty knowledgeable guy.

Q. "The following is a summary of that review and an outline of the documentation and information we'll need in order to determine further benefit eligibility."

So he was concerned about what level of benefit eligibility Mr. Kearney had going into the future and he wrote this three-page letter concerning

Hughes

ACCURATE COURT REPORTING (413) 747-1906

216

that, right?

MR. ELLIS: Objection. Unless you give him the context of the letter, I object.

MR. ROBERTS: "Objection" would have been perfectly adequate for you.

A. Again, you'd have to ask him about that.

Q. The context of the letter, what your lawyer said? But he's an honest guy. If he says he did something, he did it?

A. He's an honest guy.

Q. And he can read unambiguous language without screwing it up?

A. He can read. You know, you'd have to talk to him about those things.

Q. Let's go to the November 2, 2000 letter to Mr. Kearney, 3043.

MR. ELLIS: Is that in 43 again?

MR. ROBERTS: 43.

MR. ELLIS: What's the Bates on it, please?

MR. ROBERTS: 3043.

Q. This is from you to Mr. Kearney, correct?

A. November 2 letter, 2000, addressed to Christopher Kearney in care of Ms. Mary Kearney.

ACCURATE COURT REPORTING (413) 747-1906

What summary is all?

03:42:06 1 Q. From you?
 03:42:07 2 A. From me.
 03:42:08 3 Q. So I was correct?
 03:42:10 4 A. You are now correct.
 03:42:11 5 Q. Okay. The last sentence of the third
 6 paragraph says, "At this time, it appears that
 7 without the requested claim materials we would be
 8 unable to evaluate your eligibility for additional
 9 benefits," right?
 03:42:24 10 A. I'm sorry, the third paragraph?
 03:42:25 11 Q. End of the third paragraph, last sentence.
 03:42:27 12 A. Mm-hmm.
 03:42:27 13 Q. "At this time, it appears that without the
 14 requested claim materials we would be unable to
 15 evaluate your eligibility for additional benefits."
 16 Did I read that correctly?
 03:42:35 17 A. Yes, you did.
 03:42:36 18 Q. So you're threatening to cut him off if he
 19 doesn't give you the information you demand, right?
 03:42:41 20 A. No, it's not threatening, it's just
 21 explaining to him that we need additional information
 22 to review the claim.
 03:42:48 23 Q. Is it extortion?
 03:42:51 24 A. No, I wouldn't say it's extortion.

*See U.
 contents
 deleted*

*11/2000
 threat
 to cut
 him
 off*

ACCURATE COURT REPORTING (413) 747-1806

03:42:53 1 Q. I'm sorry, what was your --
 03:42:55 2 A. It's confirmation to evaluate a claim.
 03:42:59 3 Q. You're saying "I'm not going to pay you
 4 money unless you do this for me." Is that not
 5 extortion under your definition?
 03:43:05 6 MR. ELLIS: Objection.
 03:43:06 7 A. No.
 03:43:06 8 Q. Okay. Can you turn to 3038, December 5,
 9 2000 letter?
 03:43:29 10 MR. ELLIS: Bates number, please?
 03:43:31 11 MR. ROBERTS: 3038.
 03:43:36 12 Q. (By Mr. Roberts) Third paragraph you say,
 13 "In a further effort to allow you sufficient time to
 14 submit the requested materials, Jefferson-Pilot has
 15 authorized an additional benefit check."
 03:43:48 16 You never talked to Jefferson-Pilot about
 17 authorizing an additional benefit check at any time,
 18 did you?
 03:43:58 19 A. I think initially I would have talked to
 20 them about the benefits because I don't think we had
 21 access to be able to issue a payment.
 03:44:03 22 Q. For the December 2000 payment, it's your
 23 testimony that you had a communication with
 24 Jefferson-Pilot about, "Hey, we want some more

extortion

*JP
 did
 not*

ACCURATE COURT REPORTING (413) 747-1806

219

1 information from Kearney, but he hasn't given it to
 2 us yet. Will you authorize me to make a payment?"
 3 Did that happen?
 03:44:24 4 A. This would have been a situation where I
 5 would have spoken with Bill about that. Now, whether
 6 or not -- you know, who he spoke with, he had given
 7 me an authorization to go ahead and make a payment.
 03:44:33 8 Q. So your testimony under oath is that you're
 9 telling the truth. Jefferson-Pilot at some time in
 10 the November/December 2000 time frame was contacted
 11 by someone at your office, the situation was
 12 explained to Jefferson-Pilot, and someone at DMS
 13 sought the affirmative authorization of
 14 Jefferson-Pilot to issue another benefit payment to
 15 Mr. Kearney, is that your testimony, sir?
 03:44:58 16 A. Can you repeat the question, please?
 03:45:01 17 Q. Is it your testimony that in November of
 18 2000 or December of 2000, there was a conversation
 19 with Jefferson-Pilot, or communication with them in
 20 some fashion, whereby DMS sought Jefferson-Pilot's
 21 authority to issue an additional benefit check to Mr.
 22 Kearney for December of 2000?
 03:45:25 23 A. I don't recall necessarily being the one
 24 that would have had any type of communication with

Kearney

ACCURATE COURT REPORTING (413) 747-1806

220

1 them. I don't know if others would have had at that
 2 point in time. But the authorization was given,
 3 whether it was through an individual at
 4 Jefferson-Pilot or people that were my superiors to
 5 go ahead and issue a payment.
 03:45:45 6 Q. There's nothing in the claim file that says
 7 there was any contact with Jefferson-Pilot other than
 8 contact with a guy named Swink to get Darryl Norris's
 9 address. Where is this supposed authority reflected
 10 anywhere?
 03:46:05 11 A. I don't know exactly where it would be in
 12 there to suggest that. I know I had conversations
 13 routinely with Bill, Bill Hughes.
 03:46:14 14 Q. You were never in Bill Hughes's vicinity
 15 when he had any communication with Jefferson-Pilot to
 16 obtain such authority, did you?
 03:46:22 17 A. As far as this, no, I don't recall.
 03:46:25 18 Q. Mr. Mills, that sentence is not true.
 19 Nobody sought Jefferson-Pilot's authority for an
 20 additional benefit check, right?
 03:46:35 21 MR. ELLIS: I will object to
 22 Counsel's statement on the record.
 03:46:40 23 Q. (By Mr. Roberts) Is it true? Is that
 24 sentence true?

ACCURATE COURT REPORTING (413) 747-1806

03:46:43 1 A. I don't know. I really don't.
03:46:48 2 Q. The last sentence of that paragraph,
3 "Unfortunately, if the requested items are not
4 received within the next 30 days we will be unable to
5 evaluate your eligibility for further benefits." Is
6 that extortion?

03:46:59 7 A. No, that's not extortion. That's just
8 saying that we were unable to evaluate the claim.

03:47:08 9 Q. In every letter where you refer to
10 receiving the authority of Jefferson-Pilot to do
11 something or not do something, were you telling the
12 truth?

03:47:18 13 A. I recall that in all these letters I had
14 and I always have told the truth. Whether or not it
15 was direct contact with myself or someone at
16 Jefferson-Pilot or through any superiors, or that I
17 understood it came from Jefferson-Pilot, or through
18 them themselves, so I don't think there's any lies
19 here.

03:47:39 20 Q. How many conversations can you recall you
21 having with Jefferson-Pilot in 2000 and 2001 where
22 you asked them for authority to do something on Mr.
23 Kearney's claim?

03:47:49 24 A. I don't recall. I mean, that is several

*extort
even
though
I
may
recall*

1 years ago. I had a number of cases. Several phone
2 calls, you know, for business and other reasons. I
3 don't recall.

03:48:03 4 Q. Did you seek their authority to hire
5 investigators?

03:48:08 6 A. No, I wouldn't do that.

03:48:10 7 Q. That was \$12,000 every two months. Mr.
8 Kearney's benefit was only 3,000.

03:48:15 9 MR. ELLIS: Objection.

10 Argumentative.

03:48:18 11 Q. (By Mr. Roberts) Right?

03:48:18 12 A. I think that's what the total amount was.

03:48:21 13 Q. The very first page of Exhibit 33, you're
14 directing Jefferson-Pilot to issue payment. Why then
15 would you be asking them for their authority to make
16 a payment later?

03:48:34 17 A. Was that the first one?

03:48:37 18 Q. Yes, sir. Do you want to see it? What
19 does it say?

03:48:40 20 A. This Bates 3128 is when we first got the
21 files, and I understand that we did not have the
22 ability just yet to issue the payments ourselves.
23 But if you take into context going forward to the
24 time you're now questioning, I think what the

JA

ACCURATE COURT REPORTING (413) 747-1906

ACCURATE COURT REPORTING (413) 747-1906

223

1 questions and issues that we have on the case, there
2 was a point of authorization I would need to go to in
3 order to continue to pay the case.

03:49:15 4 Q. Where is it documented in the claim file?

03:49:17 5 MR. ELLIS: I'm going to object
6 unless you give him the claims file. Don't
7 make faces, Mike.

03:49:23 8 MR. ROBERTS: I'm not making faces,
9 Bill.

03:49:29 10 A. I don't recall them. I can look at some
11 documents for you.

03:49:36 12 Q. Let's turn to --

03:49:37 13 MR. ELLIS: Let's go off the record
14 for one second here.

03:49:43 15 MR. ROBERTS: I have five more
16 minutes. Let's go back on the record and not
17 waste time.

03:50:08 18 Q. (By Mr. Roberts) Turn to Bates number
19 3310, which is another 20 or 30 pages down the way.
20 Turn to the next page. This is the transcript of
21 your phone conversation with Mr. Kearney.

03:50:26 22 Now, you say you reviewed only portions of
23 it the other day. The portions of it that you
24 reviewed, were they accurate, as far as you know?

ACCURATE COURT REPORTING (413) 747-1906

224

03:50:34 1 A. I just saw the first couple pages of this.
2 I don't recall the conversation particularly. I
3 don't necessarily disagree that they're not my words
4 or Mr. Kearney's words. I don't recall the
5 conversation.

03:51:01 6 Q. Can you turn, sir --

03:51:05 7 MR. ELLIS: Again, I object to the
8 use of privately --

03:51:10 9 MR. ROBERTS: Good.

03:51:10 10 MR. ELLIS: -- recorded information
11 without the consent of the party being
12 recorded.

03:51:16 13 MR. ROBERTS: It's not illegal.

03:51:19 14 MR. ELLIS: I didn't know you were
15 the judge.

03:51:24 16 Q. (By Mr. Roberts) At the top of the fourth
17 page, the first reference is you, then Kearney, then
18 you, then Kearney, and the second Kearney reference
19 is what I'm going to read.

03:51:42 20 Did he tell you that he's going to go to
21 the appointment, being the IME, "but I need this
22 check to live on"? Do you recall him making
23 statements to you that he needed his monthly checks
24 to live on?

*record
short
"need
checks
to live
on"*

ACCURATE COURT REPORTING (413) 747-1906

03:51:56 1 A. I don't recall that particular statement at
2 that time.

03:51:59 3 Q. Then tell me if I'm reading this correctly.
4 "Do you understand that" -- this is Kearney
5 continuing to talk -- "I have expenses to pay. I
6 haven't been working very much and all, and it's due
7 to all this (pause) all this shit I'm going through."

03:52:15 8 Your response was, "Um-hum, um-hum."

03:52:16 9 "Kearney: And umm, I'm not afraid of being
10 examined by a doctor."

03:52:22 11 Your response is, "Oh, it's not -- it has
12 nothing" -- and he interrupts, "I" -- and then you
13 continue, "I know, I hear that. It's not about being
14 afraid of going to an examination. I mean, I" -- and
15 then Kearney says, "Why don't you just send me the
16 other release form and I'll sign them. Your new form
17 is so broad and you haven't" -- then you say
18 "That's -- that's their form. That's
19 Jefferson-Pilot's form that every one of their
20 insureds is, to my knowledge, completing right now."

03:52:50 21 Were you telling the truth when you told
22 him it was Jefferson-Pilot's form?

03:52:55 23 A. Again, I think I just said earlier I don't
24 recall the content of this conversation and the

ACCURATE COURT REPORTING (413) 747-1906

1 context in which it was had as well. I can't really
2 speak towards this because I just don't remember.

03:53:06 3 Q. If this transcript reflects on multiple
4 occasions that in direct questioning by Mr. Kearney
5 you tell him that the continuance of disability form
6 and the authorization form you're asking him to sign
7 were not DMS's forms but were Jefferson-Pilot's
8 forms, if that's the case, would you have been
9 telling him the truth?

03:53:31 10 MR. ELLIS: Objection.

03:53:32 11 A. Again, I don't feel comfortable with that
12 or able to respond to that because I don't know the
13 circumstances of what was going on at this point in
14 time.

03:53:39 15 Q. Okay. Is it true that the forms being sent
16 to Mr. Kearney were Jefferson-Pilot's forms and not
17 DMS's forms?

03:53:51 18 Forget about the conversation. Forget
19 about the transcript, put it away. Is it true that
20 the forms being sent to him were not DMS's forms but
21 were rather Jefferson-Pilot's forms?

03:54:04 22 MR. ELLIS: Objection.

03:54:05 23 A. They were Jefferson-Pilot forms that we
24 produced from our claimant system at that point in

ACCURATE COURT REPORTING (413) 747-1906

227

1 time that were different than the ones I think were
2 used in the past.

03:54:14 3 Q. How did they become Jefferson-Pilot's
4 forms? They were your forms before you were doing
5 the Jefferson-Pilot business, and then when you took
6 on Jefferson-Pilot's business you continued using
7 your forms?

03:54:23 8 MR. ELLIS: Objection.

9 Argumentative.

03:54:23 10 Q. (By Mr. Roberts) Right?

03:54:25 11 A. It's the continuance of disability
12 authorization forms that were produced from our
13 claimant system on behalf of Jefferson-Pilot.
14 Whether it's their form, our form, I don't know what
15 the correct characterization should be for that.

03:54:42 16 Q. But you know that it was important to Mr.
17 Kearney, whether it was material or not, it was
18 important to him that they be Jefferson-Pilot's forms
19 as opposed to yours, and you told him that they are
20 Jefferson-Pilot's forms and that wasn't true, was it,
21 sir?

03:54:56 22 MR. ELLIS: Objection. Misstates
23 the testimony, misstates the transcript.

03:54:56 24 A. Again, I don't recall that conversation or

ACCURATE COURT REPORTING (413) 747-1906

228

1 what was said to him at that time. I believe Mr.
2 Kearney was well aware that Disability Management
3 Services was taking over the administration of his
4 claim, so I wouldn't imagine that he would have
5 expected anything other than receive claim forms from
6 our office.

03:55:26 7 MR. ROBERTS: I have no further
8 questions at this time. We'll continue in
9 progress.

03:55:30 10 MR. ELLIS: Give us one minute here.

03:55:32 11 THE VIDEOGRAPHER: Going off record
12 at 3:54 p.m.

03:55:34 13 (A recess was taken)

03:57:39 14 MR. ELLIS: Okay, let's go back on
15 the record for just a moment, please.

03:58:19 16 THE VIDEOGRAPHER: Back on record at
17 3:57 p.m.

03:58:23 18
03:58:23 19 CROSS EXAMINATION BY MR. ELLIS:

03:58:23 20 Q. Just one question. Since Counsel was
21 quoting to you from at least a small portion of a
22 recorded transcript, I'm going to ask you to read the
23 transcript to yourself, just above and below the part
24 he's talking about, and ask you if that explains

ACCURATE COURT REPORTING (413) 747-1906

03.59-48

03-59-49

63:59:52

103.59:54

03:59:55

43.59-58

MR. ROBERTS: Objection.

MR. ELLIS: Thank you. That's all I

MR. ROBERTS: We'll continue in

THE VIDEOGRAPHER: Going off record
m.

(Deposition concluded at 3:59 p.m.)

231

232

COMMONWEALTH OF MASSACHUSETTS

I, the undersigned, ROBERT MILLS, do hereby certify that I have read the foregoing transcript of my testimony given in the matter of JEFFERSON-PILOT v. KEARNEY and to the best of my knowledge, said transcript is true and accurate with the exception of the corrections listed below:

I, Sharon R. Roy, a Notary Public in and for the Commonwealth of Massachusetts, do certify that pursuant to notice, there came before me on the 14th day of May, 2004, at the law offices of ACCURATE COURT REPORTING, 1500 Main Street, Springfield, Massachusetts the following named person, to wit: ROBERT MILLS, who was by me duly sworn to testify to the truth and nothing but the truth as to his knowledge touching and concerning the matters in controversy in this cause; that he was thereupon examined upon his oath and said examination reduced to writing by me; and that the deposition is a true record of the testimony given by the witness, to the best of my knowledge and ability.

I further certify that I am not a relative or employee of counsel or attorney for any of the parties, nor a relative or employee of such parties, nor am I financially interested in the outcome of the action.

Witness my hand, this 4th day of June, 2004.

Sharon R. Roy

My commission expires:

April 28, 2011

DEPONENT'S SIGNATURE

DATE OF SIGNING _____

5.14.04 /sr

ACCURATE COURT REPORTING (413) 747-1806

June 5, 2004

WILLIAM R. ELLIS, ESQUIRE
WOOD & LAMPING LLP
600 Vine Street, Suite 2500
Cincinnati, OH 45202-2491

RE: Jefferson-Pilot v. Kearney

Dear Attorney Ellis,

The deposition transcripts of Todd Ditmar, Robert
Bonsall, and Robert Mills taken May 13th and 14th in
the above captioned case are now ready for signature.

According to the Massachusetts Rules of Civil
Procedure, the witness has 30 days from the date of
receipt to read and sign the deposition transcript.
If the witness does not read and sign the errata
sheet within the time allowed, it will be deemed
signed.

Thank you in advance for your cooperation in this
matter.

Sincerely,

Sharon R. Roy
Registered Professional Reporter

cc: Michael Roberts, Esq.

ACCURATE COURT REPORTING (413) 747-1906

-- [8] 166/15 166/16 169/17 169/20 169/22 170/18 186/2 225/4	absolutely [1] 141/18 accept [2] 11/19 12/1 access [4] 21/15 113/4 119/10 218/21 accomplish [1] 200/3 according [4] 7/6 54/15 127/16 233/10 Accordingly [1] 214/22 account [2] 104/16 106/5 accountant [2] 158/22 170/2 accountants [1] 148/19 accounting [2] 13/12 147/10 accuracy [1] 10/12 accurate [4] 1/14 223/24 231/6 232/5 accurately [3] 101/9 114/13 132/10 acronym [2] 22/6 185/16 across [2] 67/4 147/7 action [2] 86/17 232/13 activities [3] 162/19 176/20 187/19 actual [5] 102/14 111/15 112/20 113/12 143/20 actually [10] 7/24 13/7 110/4 121/20 131/3 149/4 153/12 160/4 160/12 165/8 Adam [9] 2/15 4/23 80/12 80/20 81/1 82/1 82/3 82/17 82/20 Adam's [1] 80/16 added [1] 102/12 adding [1] 138/17 addition [1] 5/20 additional [26] 71/13 94/11 162/24 163/7 164/22 164/24 165/11 178/14 178/16 178/18 178/23 179/14 179/22 179/22 179/24 180/7 187/12 188/4 209/12 217/8 217/15 217/21 218/15 218/17 219/21 220/20 address [6] 11/14 184/18 185/5 202/21 212/10 220/9 address -- [1] 184/18 addressed [2] 130/5 216/23 addresses [1] 157/21 addressing [2] 89/14 168/22 adequate [1] 216/5 adjustment [5] 189/14 195/4 195/10 196/3 196/12 administer [2] 116/6 116/10 administered [3] 19/19 48/5 76/19 administering [4] 20/23 23/20 49/21 196/8 administration [5] 114/1 114/6 192/22 198/24 228/3 administrator [1] 56/2 admit [1] 193/19 admitting [1] 192/15 advance [1] 233/13 advice [1] 88/13 advised [4] 31/19 95/4 162/1 165/1 advising [1] 188/9 affect [1] 94/18 affiliated [1] 11/9 affiliates [1] 167/1 affirmative [6] 190/24 191/3 191/13 192/1 193/20 219/13 affirmatively [1] 168/8 afraid [2] 225/9 225/14 after [39] 14/8 28/19 38/2 38/6 38/13 39/18 45/13 50/5 57/3 57/5 57/18 67/3 67/11 67/24 70/10 73/18 74/4 75/22 77/6 80/3 80/22 85/7 85/15 89/18 91/12 93/18 101/1 108/7 110/24 120/3 126/3 140/3 146/21 149/24 151/19 153/5 155/13 155/18 210/15 afternoon [3] 6/7 131/21 197/7 again [89] 12/7 16/19 20/24 21/10 22/16 25/17 33/8 34/7 34/19 36/16 39/17 42/14 43/21 45/23 46/10 48/23 51/6 52/7 53/14 57/6 60/3 61/7 62/11 63/1 89/2 90/19 94/18 97/21 103/4 105/20 110/10 113/18 117/2 120/5 122/2 126/21 127/5 127/24 130/18 134/15	135/6 136/23 137/12 138/3 138/18 139/4 140/17 145/22 147/6 147/20 150/2 151/22 159/8 166/5 168/10 168/16 169/4 169/9 172/24 173/17 174/14 183/22 184/10 184/15 184/22 185/12 187/14 188/1 190/11 193/23 194/1 194/17 196/2 197/24 203/8 204/1 204/21 206/12 210/12 211/18 212/22 21 216/6 216/17 224/7 225/23 226/11 227/22 229/10 age [6] 136/8 136/17 137/4 137/7 137/18 138/1 ago [28] 6/17 30/18 32/1 32/15 33/9 34/11 34/13 34/14 34/21 35/5 35/8 35/10 35/18 36/1 36/6 57/21 59/4 59/10 68/7 68/16 73/24 82/18 83/12 117/20 121/7 151/13 185/4 222/1 agree [8] 25/1 151/20 158/10 161/13 168/17 185/22 200/17 206/5 agreed [5] 29/15 70/14 141/18 172/2 209/1 agreement [2] 122/16 122/18 ahead [20] 10/6 33/23 35/15 52/19 63/10 73/4 87/22 92/4 125/16 145/6 150/7 161/10 186/7 191/7 192/7 192/12 211/16 219/7 220/5 229/9 airplane [1] 28/20 alert [1] 172/18 all [72] 8/15 9/2 18/6 18/8 21/16 26/10 40/14 42/15 45/16 48/18 49/3 54/22 56/15 56/16 57/1 63/17 64/2 72/4 85/5 85/9 86/8 87/1 91/19 92/15 93/13 96/17 96/18 96/19 105/1 112/24 112/24 113/2 113/19 116/21 118/7 119/19 119/21 121/8 122/21 126/9 126/12 127/6 138/15 141/18 147/21 148/8 148/16 148/23 152/4 155/2 155/16 164/3 172/9 175/20 176/24 177/19 178/8 187/9 190/5 190/13 196/9 199/1 204/2 209/13 214/3 221/13 225/6 225/7 225/7 229/12 229/22 230/4 allegation [1] 9/23 allege [1] 88/3 alleged [2] 8/21 39/1 allegedly [2] 75/23 88/4 allow [2] 173/18 218/13 allowed [2] 153/19 233/12 almost [1] 192/20 alone [2] 25/19 25/23 along [14] 62/6 62/22 63/13 65/9 87/3 99/3 134/11 167/19 171/18 172/12 176/20 199/24 200/15 208/14 already [10] 71/8 71/12 84/7 84/7 84/10 86/16 86/22 101/18 109/9 187/7 also [17] 2/14 12/15 39/23 45/13 46/6 46/7 46/8 153/14 157/1 164/21 164/24 168/20 171/3 172/14 177/11 183/6 189/5 alteration [1] 42/21 although [4] 11/3 36/6 136/6 197/17 always [6] 96/1 96/5 96/8 97/7 97/11 221/14 am [16] 6/19 11/21 12/3 31/12 114/21 123/9 123/12 139/6 152/13 161/5 166/15 191/22 194/1 195/22 232/11 232/13 ambiguities [4] 133/12 133/17 134/12 135/15 ambiguity [9] 134/8 135/22 135/23 138/20 138/22 138/24 139/1 139/9 139/21 ambiguity -- [1] 135/22 ambiguous [12] 134/21 135/4 135/10 135/12 135/18 139/3 139/13 140/1 140/12 140/22 141/10 141/12 ambiguous -- [1] 135/12 amended [1] 10/22 Among [1] 170/6 amongst [1] 112/21 amount [4] 21/11 22/17 67/4 222/12
--	---	--

A	183/18 191/4 207/12 211/1 appropriately [1] 128/10 appropriateness [1] 104/11 approved [1] 145/13 approximately [6] 6/13 6/16 13/23 14/3 32/9 47/7 April [4] 180/23 183/13 184/3 232/21 are [100] 4/12 6/4 6/18 9/7 10/5 10/23 11/3 11/10 11/18 11/23 12/4 20/5 21/6 23/19 24/6 24/7 24/10 24/11 25/2 25/16 26/10 31/10 38/24 53/15 55/4 56/6 56/8 64/12 64/19 65/13 65/18 66/22 72/5 74/12 76/4 80/17 87/14 88/8 88/11 88/23 94/19 95/9 95/11 107/19 113/24 115/12 120/10 123/7 123/10 123/24 124/17 125/5 125/11 125/20 126/12 130/3 133/17 138/10 138/16 139/5 139/7 142/22 142/23 144/18 145/4 145/11 145/19 146/1 147/3 148/14 148/16 148/23 150/24 154/12 154/17 155/2 156/12 159/1 164/15 164/17 164/18 164/21 166/13 166/23 167/1 167/3 172/2 174/14 198/8 201/24 207/2 208/12 208/17 211/6 213/14 214/15 217/4 221/3 227/19 233/9 area [14] 41/3 67/19 113/13 113/15 117/5 117/8 117/10 117/12 118/4 118/23 122/24 124/15 173/5 183/16 Argumentative [2] 222/10 227/9 arisen [1] 4/16 arm [1] 123/15 arose [2] 6/13 100/15 around [7] 13/2 19/1 39/16 45/5 67/15 146/20 207/23 arrive [3] 101/22 104/14 166/3 arrived [8] 5/17 102/11 104/11 104/19 107/2 107/10 107/21 110/24 arriving [1] 110/4 article [2] 130/12 131/1 articulated [3] 25/2 104/12 104/23 articulating [1] 104/12 as [164] 4/8 9/11 10/3 10/24 10/24 19/15 19/23 20/24 22/16 26/4 26/5 26/10 27/3 27/20 28/3 28/9 28/9 31/2 37/3 37/3 40/13 40/13 40/22 43/15 43/22 44/20 44/21 45/14 48/16 48/16 48/20 52/12 54/8 54/13 56/3 57/23 58/4 60/4 60/4 64/5 65/8 65/24 74/10 75/8 75/8 75/10 78/13 79/5 79/12 80/5 80/14 80/14 81/6 81/7 81/16 82/4 85/21 88/8 88/9 90/19 92/20 100/2 100/20 100/20 100/21 100/21 101/8 101/9 101/10 102/8 102/8 103/20 104/6 105/7 105/7 105/21 105/21 112/7 112/7 112/12 112/12 115/20 120/1 120/6 122/15 128/9 128/21 131/18 132/10 132/15 134/14 140/8 141/10 144/11 144/11 148/23 151/15 151/17 151/24 153/19 155/22 155/22 160/15 162/23 163/9 165/3 166/15 166/15 167/16 168/1 168/10 168/13 169/14 170/14 171/8 171/8 176/11 176/15 176/15 176/20 176/20 177/9 177/9 179/4 179/11 183/17 183/17 187/4 187/18 187/19 189/7 191/8 191/8 191/9 191/9 191/16 191/16 193/7 193/7 193/21 193/21 195/22 195/23 196/18 199/4 199/17 199/17 201/7 202/6 203/9 203/9 203/19 208/21 209/23 212/9 212/13 213/7 220/17 220/17 223/24 223/24 226/1 227/19 232/7 ask [22] 52/16 55/9 77/20 80/18 91/24 92/3 93/19 110/9 131/24 134/17 138/18 139/4 141/7 167/13 167/21 189/3 199/11 212/15 213/22 216/6 228/22 228/24 asked [19] 5/10 6/7 17/6 35/13 37/12 101/15 111/2 185/4 189/13 191/11 191/16 191/21 191/23 206/1 212/2 212/6 214/18 214/20 221/22	asking [15] 25/3 31/3 35/6 35/7 78/7 78/12 168/11 170/6 203/13 203/17 205/22 211/4 222/15 226/6 229/6 asks [2] 189/16 189/20 aspects [1] 182/16 assertion [2] 8/24 106/15 assessment [5] 132/17 132/21 209/14 214/3 215/15 assigned [2] 21/17 59/7 assignment [8] 178/14 178/16 178/18 178/24 179/14 179/22 180/2 180/7 assist [3] 123/19 214/18 214/20 assisting [1] 148/19 associate [1] 162/9 associated [1] 208/18 associates [1] 198/15 Association [1] 121/12 assume [4] 150/20 184/7 194/22 203/5 assumed [1] 196/17 assumes [1] 102/2 assuming [1] 75/14 attached [1] 7/13 attain [1] 113/7 attempt [2] 10/17 161/22 attend [1] 12/12 attendance [1] 13/8 attention [3] 110/24 134/14 141/4 attorney [29] 28/16 28/17 29/9 29/14 30/4 30/12 36/23 37/11 37/15 39/5 79/10 79/16 79/21 81/3 81/21 86/3 88/9 102/14 103/9 105/12 107/13 109/24 110/19 111/2 142/20 143/8 170/6 232/12 233/7 attorneys [2] 87/4 92/21 Aubert [2] 15/18 15/22 August [4] 195/15 195/18 196/3 199/4 author [4] 8/4 85/14 85/18 90/20 authored [5] 76/18 85/22 98/10 98/15 181/16 authoring [3] 80/2 88/24 89/3 authority [22] 167/16 167/19 167/21 167/24 168/3 168/4 183/8 183/12 183/21 184/4 184/9 184/14 184/20 185/10 219/21 220/9 220/16 220/19 221/10 221/22 222/4 222/15 authorization [26] 32/22 50/12 52/22 54/1 144/7 144/14 144/22 145/7 145/18 145/24 167/8 167/12 170/4 170/7 183/24 184/3 184/23 198/11 198/13 199/8 219/7 219/13 220/2 223/2 226/6 227/12 authorizations [2] 183/15 183/24 authorize [3] 168/8 186/7 219/2 authorized [2] 213/3 218/15 authorizing [4] 11/19 11/24 188/3 218/17 automatic [2] 196/1 196/6 automatically [2] 189/4 196/13 available [2] 145/1 164/19 Avenue [1] 194/13 await [1] 208/24 aware [27] 30/3 30/16 31/12 78/2 88/23 92/17 102/8 111/5 112/7 112/12 114/17 115/2 119/20 123/12 133/1 136/18 140/3 145/11 147/8 147/10 152/13 154/12 154/15 154/17 173/7 194/1 228/2 away [7] 5/2 97/24 119/7 146/15 169/10 192/15 226/19
B	bachelor's [2] 12/18 12/19 back [59] 5/14 6/5 6/10 17/10 37/21 37/22 37/24 43/10 46/18 49/14 51/17 59/12 63/22 69/5 75/13 77/12 78/17 78/21 92/9 93/23 107/6 111/18 114/11 117/21 119/5 121/11 131/12 134/24 139/16 140/18 157/8 157/18 158/2 159/4 160/13 160/16 160/21 166/7 168/11	

<p>B</p> <p>back... [20] 169/2 169/4 169/8 178/12 180/20 185/18 186/19 188/12 189/6 189/8 196/3 196/15 199/1 201/21 205/1 205/4 206/10 223/16 228/14 228/16</p> <p>background [3] 164/22 165/11 202/6</p> <p>bad [3] 64/5 88/3 110/9</p> <p>Bailey [1] 124/4</p> <p>balance [1] 131/21</p> <p>Balkcum [1] 132/14</p> <p>band [1] 131/24</p> <p>bankruptcy [1] 125/20</p> <p>Barb [1] 124/4</p> <p>base [1] 22/23</p> <p>based [16] 11/2 16/1 30/9 41/2 73/7 73/12 86/20 103/9 103/15 106/11 107/22 108/22 109/19 137/13 165/18 204/5</p> <p>basis [2] 95/17 187/19</p> <p>basket [3] 91/23 94/20 97/24</p> <p>Bates [34] 8/15 8/16 143/17 143/18 149/6 153/1 155/3 157/3 158/6 160/10 164/15 166/9 168/15 169/13 174/13 185/21 186/23 187/3 188/12 188/14 188/14 193/9 194/7 201/24 202/10 205/3 205/8 208/15 208/18 213/13 216/19 218/10 222/20 223/18</p> <p>be [169] 6/2 6/15 7/3 7/5 7/21 8/7 8/8 9/1 9/3 10/22 16/16 16/17 16/24 17/1 17/6 18/14 18/18 21/5 21/7 21/12 22/17 23/8 25/9 25/10 26/16 30/7 30/11 34/14 40/15 44/6 44/17 48/13 48/24 49/21 50/20 51/4 51/7 51/9 51/24 52/4 52/8 52/17 53/3 54/9 55/7 55/15 56/21 62/16 64/9 64/17 64/21 65/24 67/6 67/14 73/8 73/14 74/2 75/3 78/17 80/22 81/11 82/11 87/13 88/2 88/17 89/18 95/1 95/13 96/22 100/2 103/11 103/21 109/2 109/3 111/10 114/6 115/4 115/5 117/19 119/9 124/8 124/11 128/19 130/13 130/14 130/15 130/24 132/3 132/6 132/21 133/20 134/20 135/10 135/23 136/4 136/8 136/21 137/4 137/10 138/1 138/1 141/12 141/23 142/24 143/13 144/15 148/6 148/19 151/23 156/7 162/7 162/10 162/22 162/24 163/20 164/24 165/11 167/10 167/13 169/5 169/22 170/24 171/1 171/4 172/10 173/7 176/13 176/17 177/17 178/18 178/20 179/2 179/16 180/23 181/2 181/19 182/20 182/22 187/18 189/6 191/2 191/4 191/7 191/12 191/16 191/17 192/2 193/16 197/6 204/16 205/16 207/7 207/16 208/9 208/22 210/4 210/14 215/16 217/7 217/14 218/21 220/11 221/4 222/15 227/15 227/18 229/8 231/3 233/12</p> <p>bear [3] 143/12 149/6 155/3</p> <p>bearing [2] 74/23 74/24</p> <p>Beattie [2] 152/12 152/24</p> <p>Beattie's [1] 153/3</p> <p>became [14] 14/6 14/10 41/10 41/13 41/20 42/1 42/3 44/2 45/6 45/10 120/2 120/3 120/7 140/3</p> <p>because [37] 7/20 10/11 27/20 28/18 37/17 39/17 39/20 45/4 46/20 50/6 94/15 94/20 100/15 104/24 109/1 109/3 111/23 127/5 130/11 154/2 155/21 162/14 176/17 179/2 184/13 185/5 188/13 193/8 193/23 196/5 196/17 204/18 210/3 210/20 218/20 226/2 226/12</p> <p>become [4] 41/11 120/7 195/5 227/3</p> <p>been [114] 4/8 6/14 6/17 13/13 13/15 13/17 15/8 15/10 15/11 16/14 17/12 17/19 18/13 18/24 21/1 23/12 26/23 28/12 30/2 30/3 41/6 41/7 41/9 42/22 45/1 45/8 45/22 46/2 46/5 46/12 46/21 47/9 47/24 48/9 48/10 49/4</p>	<p>51/20 54/11 54/15 57/16 59/7 65/22 66/19 68/10 68/15 68/20 71/14 71/23 76/6 77/17 79/15 79/24 80/7 84/8 84/21 85/1 85/4 86/5 86/12 86/16 86/22 88/20 90/1 91/3 95/4 99/7 99/12 99/16 100/6 105/4 106/5 106/13 110/6 115/6 119/7 121/23 122/4 122/16 122/19 123/6 123/10 124/1 127/20 127/20 141/3 146/5 146/6 149/22 151/19 152/17 154/15 155/18 160/3 162/1 162/3 162/14 162/16 163/8 163/11 169/10 170/2 171/22 175/14 179/24 183/18 189/1 191/16 196/18 210/15 214/18 216/5 219/4 225/6 226/8</p> <p>before [42] 1/11 6/24 7/17 7/21 11/23 15/8 15/10 30/9 39/3 39/4 51/12 52/4 52/15 52/21 57/17 67/24 68/3 68/4 68/21 85/6 85/14 105/16 110/18 129/10 133/19 137/15 149/20 150/11 154/18 155/11 156/3 161/9 172/1 186/18 197/21 197/22 200/5 208/4 210/11 213/4 227/4 232/5</p> <p>beforehand [1] 167/3</p> <p>began [7] 66/21 75/23 81/16 89/18 128/23 208/7 210/10</p> <p>begin [7] 4/14 11/10 210/15 210/15 210/16 211/2 211/23</p> <p>beginning [1] 57/9</p> <p>behalf [5] 11/20 12/2 146/7 172/22 227/13</p> <p>behind [1] 148/9</p> <p>being [30] 6/4 6/8 6/9 50/6 51/22 62/11 68/12 70/2 78/3 79/3 90/9 90/24 91/2 108/23 110/14 110/16 125/18 140/13 140/23 141/11 153/17 161/5 204/1 219/23 224/11 224/21 225/9 225/13 226/15 226/20</p> <p>believe [34] 14/20 14/23 19/5 38/20 39/6 39/17 39/22 66/20 67/18 67/21 72/10 77/13 79/10 81/24 82/2 86/3 90/5 92/24 108/24 115/23 120/16 120/20 120/24 123/3 123/5 124/7 131/21 138/12 163/8 163/14 181/9 207/22 209/17 228/1</p> <p>believed [1] 67/6</p> <p>below [3] 159/2 228/23 231/7</p> <p>benefit [53] 18/3 23/15 24/3 24/8 24/9 24/12 24/13 25/21 26/5 67/4 103/11 103/16 106/5 106/11 106/12 106/12 107/15 107/16 108/22 109/3 109/14 132/8 132/15 136/2 136/4 136/20 137/3 137/11 137/17 139/10 139/21 140/3 141/3 153/11 177/21 179/7 190/3 208/21 209/2 209/14 212/8 212/12 212/18 215/20 215/23 218/15 218/17 219/14 219/21 220/20 222/8 229/24 230/2</p> <p>benefits [36] 24/6 37/9 39/8 70/2 100/19 105/10 105/16 106/9 106/17 110/14 110/16 112/9 112/14 132/22 136/8 140/13 140/23 141/4 141/11 190/5 190/14 191/8 193/5 193/16 208/6 210/3 210/10 210/16 210/21 211/2 212/13 214/19 217/9 217/15 218/20 221/5</p> <p>besides [1] 71/21</p> <p>best [26] 17/18 18/5 19/10 20/16 21/7 38/15 50/16 62/11 66/18 71/5 71/17 74/10 80/5 80/6 83/21 101/8 104/14 106/2 109/11 109/12 127/15 132/20 150/2 171/11 231/6 232/10</p> <p>better [2] 89/4 187/23</p> <p>between [15] 8/20 20/3 20/20 21/9 31/11 79/24 84/16 84/22 107/23 141/17 145/4 147/15 148/24 149/12 163/13</p> <p>beyond [3] 6/19 41/16 205/23</p> <p>big [2] 123/1 128/21</p> <p>bigger [1] 128/24</p> <p>Bill [33] 11/9 36/22 37/4 37/5 37/6 37/10 39/5 41/5 41/7 41/9 44/18 45/7 45/9 45/13 46/6 62/15 62/23 63/15 71/22 71/23 71/24 86/5 86/5 90/11 97/14 140/11 140/20 213/3 219/5 220/13 220/13 220/14 223/9</p>	<p>Bill -- [1] 37/4</p> <p>bin [2] 94/5 94/10</p> <p>binder [15] 3/11 113/3 113/6 113/10 113/12 113/16 113/20 116/22 116/23 117/18 118/13 118/16 119/1 119/6 119/15</p> <p>binders [2] 116/14 117/5</p> <p>bit [2] 48/15 153/20</p> <p>blessed [1] 145/12</p> <p>block [44] 17/23 18/15 18/17 18/20 19/8 19/20 20/11 20/15 20/19 26/13 26/14 26/17 26/22 26/24 27/2 41/12 41/14 42/4 42/23 43/1 43/17 43/20 44/3 45/1 45/11 49/21 50/14 51/3 51/9 57/18 80/14 113/9 113/22 114/3 114/16 115/22 119/19 120/4 120/8 120/11 144/22 145/7 145/14 173/10</p> <p>blocks [4] 18/6 18/8 18/10 18/12</p> <p>blue [1] 167/1</p> <p>Board [1] 164/19</p> <p>Bonsall [4] 5/16 9/15 9/22 233/8</p> <p>bonus [4] 19/11 19/13 101/1 101/4</p> <p>Boone [1] 88/16</p> <p>both [23] 10/18 29/6 29/8 29/11 29/18 29/19 37/2 44/17 47/21 73/4 86/18 88/8 111/7 122/17 132/15 166/23 167/2 186/2 186/8 195/4 195/11 207/20 207/22</p> <p>both now [1] 44/17</p> <p>bother [2] 129/14 129/15</p> <p>bothersome [1] 167/2</p> <p>bottom [1] 161/21</p> <p>bought [1] 110/2</p> <p>bound [1] 131/23</p> <p>box [3] 93/3 93/4 132/7</p> <p>Braun [1] 56/21</p> <p>break [8] 32/10 61/14 68/24 91/11 92/3 131/7 180/15 213/21</p> <p>broad [5] 170/9 198/13 199/10 199/11 225/17 broke [1] 38/21</p> <p>brought [2] 141/4 192/13</p> <p>bunch [2] 22/24 51/1</p> <p>business [60] 12/21 13/16 17/23 18/15 18/17 18/20 19/9 19/20 20/12 20/15 20/19 26/13 26/15 26/17 27/2 41/12 41/14 41/19 42/4 42/23 43/1 43/17 43/20 44/3 45/11 49/21 50/14 51/3 51/9 57/18 63/16 64/1 64/6 80/14 113/9 113/22 114/3 114/17 115/22 118/7 118/9 118/19 118/20 119/19 126/24 127/1 144/23 145/8 145/14 162/8 167/9 169/11 170/8 171/1 171/2 173/10 198/15 222/2 227/5 227/6</p> <p>business -- [1] 126/24</p> <p>But -- [1] 55/23</p> <p>button [1] 94/1</p> <p>C</p> <p>cafe [1] 74/20</p> <p>calculating [1] 108/2</p> <p>calculation [1] 87/13</p> <p>calendar [3] 87/15 87/18 87/23</p> <p>calendars [1] 118/4</p> <p>California [1] 122/23</p> <p>call [50] 10/19 37/20 48/20 59/18 59/20 59/22 60/1 60/12 60/14 60/21 61/18 61/20 61/23 62/18 63/2 63/5 63/7 63/18 64/3 67/16 71/23 72/6 72/9 72/13 72/17 72/21 72/22 73/2 73/5 73/7 73/8 73/9 73/12 73/14 73/16 73/19 73/20 84/8 84/16 85/16 111/1 138/11 138/13 141/16 159/7 160/7 160/19 172/7 173/6 180/4</p> <p>Callaghan [6] 147/11 148/1 148/10 148/16 148/18 148/24</p> <p>called [13] 21/18 49/9 49/13 159/4 160/13 160/15 160/16 160/21 161/23 170/22 186/4 200/13 200/17</p>
--	--	--

C	calls [27] 63/17 64/2 64/6 64/7 64/12 64/24 65/4 85/12 85/15 85/19 85/20 85/23 85/24 86/7 86/21 87/2 87/7 87/9 87/11 87/16 88/24 89/1 99/6 99/11 141/17 166/24 222/2 came [21] 27/4 37/22 50/14 51/3 57/18 70/1 80/23 81/8 81/22 110/23 112/23 134/13 147/7 151/15 151/17 151/24 152/4 162/15 206/10 221/17 232/5 can [189] 12/9 16/4 16/19 18/5 20/13 22/2 23/17 26/1 26/6 32/13 33/23 34/1 34/19 35/15 35/16 36/10 36/13 36/16 36/17 36/20 38/11 38/16 42/9 42/14 43/21 45/23 46/16 47/11 48/11 48/15 50/16 52/20 53/14 53/16 53/24 54/5 54/18 55/6 55/7 55/15 55/20 57/1 57/6 58/10 58/14 58/22 59/5 59/21 61/1 62/11 63/1 63/21 63/22 65/2 65/17 66/2 66/5 66/6 70/7 70/20 71/1 71/17 72/4 73/11 74/10 74/16 76/3 79/14 79/18 80/18 81/18 82/10 82/11 82/16 82/19 83/2 83/17 84/3 85/17 86/9 86/19 86/20 90/14 91/11 91/14 96/3 98/13 99/9 99/17 100/5 101/5 101/10 101/12 101/20 103/4 104/1 104/1 105/20 107/4 107/5 108/9 109/12 112/11 114/2 118/23 120/5 122/2 122/21 122/21 123/17 125/8 126/23 128/2 128/23 129/6 129/10 130/18 131/3 134/15 135/6 136/23 137/12 138/15 138/18 139/4 139/8 139/14 140/17 140/18 144/17 145/22 147/20 147/23 148/11 148/14 151/20 152/22 156/4 158/10 164/16 165/13 166/5 167/13 168/17 169/12 171/4 172/24 173/17 173/20 175/23 176/2 176/3 176/6 179/9 180/15 182/10 182/11 183/11 184/15 185/21 185/23 188/11 189/19 190/11 192/6 192/22 194/22 194/24 195/14 200/16 201/4 201/14 203/15 204/24 206/12 206/15 207/14 210/4 211/18 215/7 215/9 215/11 216/11 216/13 218/8 219/16 221/20 223/10 224/6 can't [36] 17/14 25/7 25/17 25/22 26/8 30/13 30/20 33/14 34/13 35/23 40/19 48/3 56/17 57/23 66/10 68/14 77/16 95/3 100/15 104/24 106/18 108/11 117/17 118/6 118/12 126/21 129/3 129/6 129/9 135/16 142/10 153/8 182/12 183/3 213/19 226/1 cannot [1] 88/17 capacities [1] 40/15 capacity [3] 42/22 95/5 95/7 caption [1] 4/1 captioned [1] 233/9 care [3] 131/24 173/16 216/24 case [48] 1/4 4/2 4/4 4/16 6/16 7/15 15/6 15/14 16/3 16/5 16/24 23/9 25/7 25/13 25/20 26/6 26/9 27/14 29/21 30/5 36/24 37/2 54/16 59/17 65/12 66/11 74/23 74/24 77/14 84/23 89/21 111/6 111/21 122/20 122/22 133/13 133/20 155/22 190/22 209/11 211/6 212/11 212/23 212/24 223/1 223/3 226/8 233/9 cases [31] 15/23 20/8 20/10 21/1 21/11 21/16 21/22 23/2 26/8 26/17 27/4 27/14 27/18 27/22 28/1 28/4 28/9 43/2 48/4 57/9 57/14 59/10 64/7 66/10 69/19 100/15 116/10 116/12 119/23 133/7 222/1 Casualty [3] 53/11 53/17 53/22 categorical [1] 59/2 categorically [1] 9/12 categorize [2] 64/5 161/7 cause [2] 57/11 232/8 cc [1] 233/22 cc'd [3] 90/2 90/22 91/3 Center [1] 2/9	certain [8] 42/17 50/19 53/10 53/11 53/12 134/23 151/3 212/3 certainly [1] 185/6 certainty [1] 209/20 Certified [1] 1/23 certify [3] 231/5 232/4 232/11 cetera [1] 198/16 chance [1] 211/9 change [16] 17/14 33/4 42/20 43/6 51/14 51/19 51/21 52/2 52/4 52/10 52/10 78/16 103/10 157/5 196/1 201/17 changed [10] 42/7 42/12 42/15 44/2 50/20 51/2 51/10 51/12 51/18 52/18 changes [4] 42/17 50/23 52/13 146/4 characterization [1] 227/15 characterize [1] 73/17 charge [5] 175/7 200/22 205/13 205/17 205/23 charging [3] 203/23 204/3 204/16 check [11] 189/4 189/13 190/6 190/15 191/24 193/15 218/15 218/17 219/21 220/20 224/22 checked [2] 192/4 192/8 checks [6] 188/21 189/1 195/3 195/21 195/23 224/23 Chelsey [1] 149/8 choice [1] 26/15 choices [1] 55/3 choose [2] 55/20 198/17 Chris [6] 58/23 58/23 186/4 188/18 194/12 213/9 Christie [2] 7/3 7/12 CHRISTOPHER [5] 1/7 4/3 158/13 158/21 216/24 chronologic [1] 82/9 chronological [2] 177/5 205/5 Cincinnati [3] 2/5 2/10 233/4 circumstance [4] 29/5 59/5 131/1 173/24 circumstances [25] 23/9 23/23 24/15 25/7 25/15 26/3 28/11 60/5 62/13 72/10 100/14 100/18 102/11 111/6 140/6 149/15 165/6 165/9 169/10 185/13 191/19 194/2 209/3 211/6 226/13 civil [3] 1/13 164/20 233/10 claim [220] 19/18 19/19 20/4 20/22 21/19 21/21 22/14 23/5 23/8 23/21 24/1 24/24 25/6 25/20 26/21 27/16 28/7 28/10 28/12 29/3 29/10 38/12 40/7 40/7 43/24 45/16 45/21 46/1 48/1 49/6 49/7 49/9 49/19 53/7 53/10 53/23 54/4 54/12 54/23 54/23 56/2 57/4 58/3 58/5 58/7 58/12 58/18 58/24 59/6 59/14 59/19 59/20 59/24 60/2 60/5 60/6 60/9 60/13 60/15 60/23 61/4 61/6 61/19 61/21 62/10 62/21 63/4 63/5 63/19 64/4 65/13 65/18 65/21 69/21 75/5 76/6 76/7 96/1 96/2 96/5 96/6 96/24 97/8 97/18 97/19 98/3 98/4 98/7 98/8 98/21 98/24 99/16 101/7 101/14 103/20 111/17 111/19 111/20 112/20 112/21 113/8 115/21 118/4 124/24 125/12 125/18 126/5 126/7 126/10 126/19 127/3 127/9 127/13 127/16 127/18 127/23 129/1 129/18 133/7 136/18 136/24 138/7 143/7 143/18 144/3 144/13 144/21 145/1 145/7 145/17 145/23 146/9 146/18 146/22 147/2 147/3 147/16 147/22 148/11 149/7 149/18 149/23 150/1 150/13 150/17 151/6 151/18 152/6 152/8 153/4 153/6 153/13 153/24 154/13 154/18 155/3 155/4 155/12 155/14 155/19 157/20 157/23 159/11 162/14 162/17 163/17 163/19 164/1 166/23 170/18 170/21 171/9 171/15 171/21 175/13 178/15 178/23 179/3 179/6 179/15 179/21 180/1 180/3 180/5 181/8 181/12 181/14 181/20 182/5	182/9 182/17 182/23 186/9 186/13 186/14 187/24 188/13 188/14 189/17 192/9 192/22 196/8 196/9 198/24 202/11 207/4 207/4 210/1 214/19 214/24 217/7 217/14 217/22 218/2 220/6 221/8 221/23 223/4 228/4 228/5 claimant [6] 15/15 54/8 54/10 110/22 226/24 227/13 claimant-related [1] 96/19 claimants [10] 47/18 47/19 48/6 48/20 48/21 49/1 49/20 52/6 123/20 124/21 claimed [1] 126/3 claims [82] 20/1 21/20 26/22 26/23 27/12 40/18 40/24 41/11 41/13 41/21 42/1 42/3 42/22 42/24 43/19 44/1 44/5 44/7 44/8 44/14 47/1 47/2 49/16 54/13 68/8 97/5 98/19 98/22 99/18 100/6 100/10 100/13 120/3 120/8 121/12 123/7 123/13 123/21 124/15 125/3 125/16 131/20 133/7 143/4 145/2 148/13 153/16 153/16 155/6 155/22 157/1 157/12 157/14 157/14 159/16 159/20 161/11 161/15 161/17 162/11 163/6 164/12 165/12 165/14 166/2 167/7 169/13 173/3 174/3 174/4 174/6 175/11 178/16 179/10 179/13 179/23 180/2 186/22 187/3 187/8 188/3 223/6 claims -- [1] 47/2 clarify [1] 197/16 class [1] 133/10 clean [1] 91/24 clear [4] 9/5 17/6 135/21 197/6 clearly [2] 133/13 136/6 click [3] 54/1 54/24 55/18 client [6] 8/19 52/3 59/23 64/12 88/9 162/3 clients [4] 64/24 65/4 74/8 166/3 clinical [4] 175/18 176/1 177/1 177/16 close [1] 119/13 closely [2] 143/8 193/3 closer [1] 143/10 CO [1] 1/5 coffee [49] 39/6 39/21 46/17 67/12 67/24 68/4 74/14 74/22 75/10 75/22 76/4 76/12 77/19 77/21 77/22 79/4 79/17 80/4 80/10 80/21 81/9 89/8 89/10 89/18 92/18 98/11 98/16 99/1 99/8 99/14 99/19 99/22 100/7 101/2 102/12 103/1 103/7 103/17 105/16 108/20 109/10 110/18 196/22 196/24 197/3 197/14 197/20 197/21 197/23 Cohen [4] 83/8 83/10 83/14 83/18 coincidence [3] 110/1 110/20 111/1 coincidental [1] 110/23 COLA [7] 140/12 140/22 141/10 191/22 192/10 195/4 196/2 collect [1] 170/7 college [5] 12/6 12/11 12/12 12/16 136/11 combining [1] 26/10 come [18] 27/13 37/16 54/2 67/4 76/12 94/17 107/18 111/4 111/9 133/2 136/9 141/23 157/20 162/7 165/12 165/14 181/10 200/1 comes [1] 130/5 comfortable [5] 11/16 11/18 12/7 143/24 226/11 coming [3] 37/16 105/5 108/13 commenced [3] 19/2 42/7 42/11 commencement [1] 19/3 commencing [2] 1/16 126/5 comment [4] 132/7 168/3 175/22 191/10 commenting [1] 92/17 commission [1] 232/20 committing [1] 110/12 COMMONWEALTH [2] 232/1 232/4 communal [5] 113/15 117/5 117/8 117/9 117/12 communicate [6] 47/9 47/22 64/18 74/3 74/6
----------	---	--	--

C	206/8 206/23	92/15 99/6 99/12 109/22 122/7 134/10 137/21
communicate... [1] 74/8	confirmation [2] 141/15 218/2	137/24 140/4 140/8 141/1 171/12 171/18
communicated [24] 5/16 9/21 30/4 47/16	confirmed [1] 187/9	220/12 221/20
48/7 64/9 75/7 77/10 90/21 98/18 101/13	confused [1] 50/6	conversed [1] 67/5
101/23 104/6 104/9 108/19 109/7 124/6	confusion [1] 170/23	conveyed [1] 72/23
124/14 134/24 136/5 138/4 170/12 171/8	connected [6] 5/5 5/6 6/2 6/9 6/10 9/17	cooperation [1] 233/13
171/15	Connecticut [9] 12/15 13/19 14/5 14/8 14/9	copied [4] 90/9 90/24 116/19 172/14
communicating [5] 47/13 89/20 124/12 132/11	14/24 18/3 18/13 122/22	copies [7] 111/3 112/17 112/19 113/6 116/...
180/8	connection [1] 5/14	116/20 118/21
communication [46] 8/3 8/4 8/6 8/17 8/18	consent [3] 198/16 198/18 224/11	copy [18] 10/14 10/15 55/7 87/20 90/7 90/11
8/19 48/19 49/1 62/2 62/21 65/14 65/19	consider [5] 108/13 135/8 135/13 139/1 141/12	90/12 90/16 90/16 111/11 111/15 143/9 143/20
65/20 65/22 65/23 66/3 66/7 66/9 66/19	consideration [2] 103/22 106/19	158/3 170/1 204/11 204/15 213/17
67/1 70/6 71/2 81/14 84/12 84/15 95/19	considered [11] 104/19 105/4 106/22 134/16	copying [2] 172/19 204/12
112/4 115/14 116/2 116/4 116/5 138/9 144/19	134/19 135/2 135/16 135/18 135/23 139/11	corner [3] 4/22 5/2 55/1
145/4 145/10 148/24 160/4 163/12 163/16	139/23	corporate [2] 165/10 169/23
172/4 188/1 189/9 218/23 219/19 219/24	considering [2] 102/4 192/1	corporately [1] 125/13
220/15	consist [1] 133/4	corporation [1] 169/22
communication -- [1] 189/9	consistent [10] 187/10 187/18 190/7 190/16	correct [39] 12/23 39/17 44/6 47/5 47/21
communications [22] 5/11 39/24 64/19 65/15	190/24 191/12 193/24 199/16 212/1 212/15	51/22 61/17 70/17 100/12 102/22 139/15
70/19 70/21 92/16 95/8 95/11 97/14 101/6	consolidated [1] 113/3	148/3 153/2 156/24 157/4 160/11 161/13
135/1 148/14 148/16 159/11 159/23 159/24	constant [1] 99/21	163/11 164/14 166/12 169/15 169/16 174/19
164/7 164/9 165/6 180/6 199/21	construed [1] 133/17	180/9 180/11 184/14 186/11 187/1 187/6 188/7
companies [13] 50/18 50/21 51/2 51/8 53/20	consult [4] 27/21 27/23 27/24 45/15	205/14 207/1 208/3 208/6 209/8 216/22
55/17 56/7 56/17 125/5 148/20 164/3 164/10	consultant [4] 26/21 27/17 181/3 183/5	217/3 217/4 227/15
170/10	consultants [1] 152/20	CORRECTION [1] 231/8
company [36] 4/3 13/19 13/20 16/1 18/2 21/2	consulted [3] 45/17 57/14 80/10	corrections [1] 231/7
37/3 42/8 42/12 49/22 50/19 51/22 51/24	contact [10] 161/22 167/24 168/4 168/9	correctly [29] 60/24 62/24 75/6 75/20 116/1
52/3 52/11 53/8 56/12 56/14 62/4 72/1 98/1	172/8 173/24 193/23 220/7 220/8 221/15	144/4 144/9 162/21 163/2 164/16 167/4 171/5
106/16 124/14 137/15 146/6 149/10 160/1	contacted [3] 167/10 173/19 219/10	186/3 189/11 193/1 193/12 193/17 194/12
161/22 168/22 174/19 181/3 209/22 210/14	contacting [2] 166/22 168/23	194/16 194/18 195/2 195/7 198/12 198/19
211/2 211/23 212/2	contacts [1] 171/3	199/12 212/7 215/1 217/16 225/3
company's [2] 209/1 210/21	contain [3] 8/3 36/1 184/3	correspondence [5] 13/7 33/3 147/14 172/10
Compensation [1] 164/20	contained [8] 34/22 35/20 36/1 113/10 127/8	172/19
Compilation [1] 3/10	147/4 147/22 148/2	cost [6] 187/12 188/21 189/13 200/2 201/12
compilations [1] 131/19	contemporaneous [2] 6/5 151/20	202/2
compiling [1] 158/23	content [3] 73/10 108/16 225/24	cost-of-living [3] 189/2 195/4 195/10
complete [2] 49/5 207/3	context [10] 86/16 86/20 123/13 177/5 204/2	Couch [1] 207/19
completed [5] 7/14 156/16 170/1 170/3 193/14	212/22 216/3 216/7 222/23 226/1	could [35] 5/21 5/23 7/17 11/6 11/14 21...
completing [2] 225/20 229/17	continuance [19] 32/22 49/10 49/11 49/17	21/19 21/22 36/9 36/14 37/23 51/4 87/16
completion [2] 49/8 180/2	50/11 52/22 53/24 54/7 54/9 55/22 56/13	103/21 107/17 113/6 113/14 113/20 113/21
complied [1] 9/4	144/3 144/13 144/21 145/6 145/17 145/23	115/5 155/1 159/2 162/4 162/7 162/11 173/5
complies [1] 8/22	226/5 227/11	177/3 179/7 180/22 181/11 184/6 186/18
comply [1] 10/22	continuances [1] 56/6	204/16 207/16 213/5
computer [4] 21/15 21/16 87/24 118/3	continue [17] 11/1 44/19 50/12 88/21 132/21	couldn't [1] 143/21
concede [1] 191/12	142/18 178/5 187/18 209/13 210/7 212/8	counsel [44] 4/12 4/21 4/24 8/18 8/20 9/11
concept [1] 134/8	212/9 212/10 223/3 225/13 228/8 230/6	55/6 66/19 70/11 71/6 75/7 75/19 77/11
concern [12] 32/21 33/4 170/12 171/8 171/15	continued [6] 39/12 44/4 142/12 193/4	77/14 82/24 83/4 83/16 83/20 83/24 84/2
171/22 172/3 190/8 190/17 198/22 210/20	212/24 227/6	84/5 84/9 84/19 84/23 87/21 88/18 89/21
229/5	continues [1] 170/16	95/12 95/16 110/4 114/4 115/1 115/11 115/16
concerned [3] 166/21 166/23 215/22	continuing [8] 88/4 153/19 164/18 209/12	116/4 122/8 122/8 122/13 173/2 182/19
concerning [8] 24/15 88/14 135/9 135/14	209/23 210/5 214/22 225/5	228/20 229/6 231/3 232/12
164/22 166/22 215/24 232/8	contract [6] 81/8 135/24 137/3 137/16 138/1	counsel's [3] 95/16 197/9 220/22
concerns [4] 168/22 172/1 189/7 198/23	142/9	counseled [1] 46/9
concluded [3] 137/8 137/14 230/10	contracts [2] 133/12 133/17	counselor [1] 67/10
conclusion [5] 6/24 11/23 110/6 176/7 176/9	contractual [1] 24/16	couple [22] 14/4 31/14 31/24 32/3 32/4 33/11
conclusions [2] 176/11 181/22	control [1] 39/13	34/7 36/6 48/10 50/5 83/12 84/7 84/11 85/4
conclusively [1] 176/7	controversy [1] 232/8	87/8 87/9 111/2 127/13 136/16 152/3 189/6
condition [2] 25/15 26/4	convene [1] 73/9	224/1
conduct [7] 5/11 7/19 122/1 122/6 188/3	convened [1] 9/3	course [10] 5/1 13/5 23/1 23/13 30/6 32/11
206/17 207/13	convenient [3] 118/24 119/2 119/3	32/14 69/12 88/1 171/16
conducted [1] 146/10	conversation [59] 31/11 33/6 33/9 33/13	courses [2] 13/3 13/6
conducting [1] 211/3	33/13 34/9 35/4 38/16 53/1 57/22 58/1 59/6	court [12] 1/1 1/14 4/5 4/18 4/20 5/20 8/7
conference [11] 4/18 72/9 72/13 73/2 84/15	60/18 61/3 62/3 62/5 63/11 63/14 64/11	9/2 11/15 30/23 229/8 232/6
86/7 99/6 99/11 121/7 121/10 121/18	66/16 67/14 68/16 70/9 71/6 71/8 71/12	courtesy [2] 6/8 210/17
conferenced [1] 84/22	71/15 71/16 71/21 73/6 81/3 81/5 81/20 82/16	courtroom [1] 122/18
conferences [1] 86/12	82/19 83/13 83/14 84/17 85/1 86/4 86/7	courts [2] 133/11 138/22
confidence [2] 30/14 30/20	102/4 108/7 108/11 108/17 109/12 138/5	cover [8] 11/8 132/6 132/10 132/13 152/23
confidential [1] 131/6	157/12 163/5 182/24 185/20 204/5 219/18	164/4 195/2 213/12
confidentiality [1] 166/24	223/21 224/2 224/5 225/24 226/18 227/24	covering [1] 177/15
confirm [12] 101/11 147/23 148/8 152/22	conversations [34] 53/5 59/11 59/13 60/17	CPA [1] 181/2
155/1 176/18 176/24 177/12 177/21 200/20	64/15 80/24 82/1 82/3 82/13 83/22 84/21	crash [1] 23/1
	85/3 85/5 85/8 86/10 86/15 87/2 88/8 88/15	create [4] 23/18 95/6 95/24 96/4

C

created [2] 28/24 116/16
 creation [1] 137/15
 credentials [1] 167/4
 credibility [1] 214/4
 credible [2] 214/6 215/4
 criteria [1] 44/16
 critical [4] 46/13 46/24 78/4 161/6
 criticism [1] 46/19
 Cross [2] 3/5 228/19
 CS [30] 123/7 123/13 157/1 157/12 157/14
 159/16 159/19 161/11 161/15 161/17 162/10
 163/6 164/12 165/12 165/14 166/1 167/7
 174/3 174/4 174/6 178/16 179/10 179/13
 179/23 180/2 186/20 186/21 187/3 187/8
 188/2
 Cuban [37] 39/6 39/21 67/11 67/24 68/4
 74/14 74/20 75/10 75/22 76/4 77/19 77/21
 77/22 79/4 79/17 80/4 80/10 80/21 81/9
 89/8 89/10 89/18 92/18 98/11 98/16 99/1
 99/8 99/13 99/19 99/22 100/7 101/1 103/1
 103/7 108/20 109/10 197/14
 cubicle [7] 113/9 116/22 117/21 117/23 118/2
 118/3 119/6
 culmination [1] 25/9
 curiosity [1] 121/19
 curious [1] 11/5
 customary [1] 205/23
 customer [1] 162/3
 customers [4] 167/16 167/20 168/1 198/15
 cut [3] 217/18 229/24 230/2
 cut-off [1] 6/19

D

Darryl [1] 220/8
 data [1] 8/20
 database [1] 124/20
 date [25] 65/7 67/13 106/6 126/12 126/14
 126/16 129/16 129/19 129/24 130/16 130/23
 131/2 144/8 148/15 161/11 163/12 167/7
 192/13 192/20 192/24 194/3 195/11 205/6
 231/23 233/10
 dated [19] 132/14 143/15 156/10 158/9 161/8
 161/16 164/12 166/9 169/14 184/3 188/17
 193/6 194/4 195/15 205/2 205/4 213/8
 213/10 213/10
 dates [6] 8/3 126/22 128/21 162/24 178/8
 194/4
 day [19] 6/20 32/11 32/14 46/18 64/8 70/4
 81/22 91/19 94/21 102/20 105/24 122/17
 156/11 156/17 156/24 186/14 223/23 232/5
 232/14
 day's [1] 5/15
 Day-Ton [1] 164/22
 days [18] 31/24 32/15 34/11 34/13 34/14
 34/21 35/8 35/10 35/18 35/24 36/6 73/22
 82/18 87/8 87/10 193/10 221/4 233/10
 deal [1] 42/18
 dealings [2] 15/21 41/2
 dealt [2] 43/2 62/3
 Dear [4] 194/14 214/13 214/17 233/7
 December [8] 45/3 154/17 155/9 218/8
 218/22 219/10 219/18 219/22
 decide [2] 93/24 178/5
 decided [1] 121/19
 decision [6] 24/12 24/22 25/11 26/11 64/6
 106/20
 decisions [3] 24/13 24/22 25/22
 deemed [1] 233/12
 defendant [5] 1/8 2/8 4/12 6/14 9/4
 define [1] 99/22

definition [6] 51/14 51/17 51/18 51/19 206/2
 218/5
 definitions [1] 134/23
 degree [8] 12/6 12/10 12/11 12/13 12/14 12/16
 51/21 209/18
 delete [24] 91/6 91/7 91/9 91/15 91/17 91/18
 91/19 91/22 93/9 93/11 93/13 93/16 93/19
 93/21 94/1 94/2 94/11 94/16 94/17 94/17
 94/19 95/6 95/17 97/24
 deleted [3] 94/8 94/10 95/9
 demand [1] 217/19
 demotion [1] 42/20
 Dempsey [15] 71/23 71/24 73/1 73/13 84/17
 86/5 90/11 90/15 90/16 90/16 90/17 140/11
 140/21 141/9 141/17
 deny [1] 9/13
 department [11] 67/5 80/15 111/24 113/23
 123/18 123/21 123/22 129/23 130/6 137/21
 137/24
 departments [1] 123/24
 depending [3] 25/6 91/18 159/13
 deponent [2] 4/7 231/3
 DEPONENT'S [1] 231/22
 deposited [2] 15/11 15/14
 deposes [1] 4/8
 deposition [23] 1/11 4/14 5/8 5/10 7/19 7/22
 15/8 15/23 16/2 16/7 16/10 42/10 88/21
 120/15 120/19 121/5 121/8 122/9 141/6 230/10
 232/9 233/8 233/11
 depositions [11] 5/1 6/7 6/20 6/21 7/1 9/3
 9/20 15/10 121/17 122/1 122/6
 depression [7] 175/19 176/1 176/5 177/1
 177/17 183/17 187/21
 describe [3] 4/17 112/9 112/14
 described [1] 62/13
 designate [1] 54/6
 designated [3] 19/15 207/5 207/20
 designation [1] 8/9
 desire [3] 7/20 144/20 207/5
 desired [1] 5/18
 desk [7] 87/19 113/3 113/13 113/19 117/7
 117/11 118/10
 detail [2] 160/23 179/4
 detailed [1] 191/5
 detailing [2] 78/8 179/10
 details [2] 38/15 79/4
 determination [1] 132/17
 determinations [1] 25/18
 determine [11] 8/8 10/12 11/6 23/22 24/3
 24/8 128/20 153/11 190/9 190/18 215/20
 determined [1] 165/17
 determining [3] 23/14 26/5 104/11
 develop [3] 27/12 27/22 28/1
 developing [1] 28/6
 diagnosis [1] 175/24
 dialogue [9] 38/1 38/6 38/9 71/3 107/23
 116/2 116/3 116/5 172/10
 did [222] 12/12 12/12 12/18 12/24 13/3 13/4
 13/22 16/1 16/6 17/23 18/8 18/10 18/21 21/13
 22/20 23/11 26/12 26/12 26/14 27/15 28/15
 28/21 29/6 29/16 29/22 30/5 30/8 30/15
 31/4 31/7 32/6 32/7 32/18 33/5 33/17 34/2
 34/5 34/14 38/12 41/4 41/11 44/7 45/10
 45/15 46/19 48/19 49/24 50/12 52/16 52/18
 53/1 57/14 57/17 57/23 58/2 58/4 58/11
 58/17 66/12 66/14 66/24 67/8 70/3 72/19
 72/20 73/1 73/7 73/9 74/17 75/2 80/20
 85/11 85/13 85/14 85/18 87/7 89/6 90/4
 90/5 90/5 90/7 90/11 90/12 90/15 90/16
 92/3 98/23 99/24 100/18 100/23 101/22
 104/4 105/8 105/18 105/22 106/4 106/15
 106/24 107/8 108/6 110/12 112/7 112/12 113/5

115/15 116/22 117/1 117/21 117/21 117/23
 118/2 119/23 120/22 121/18 128/4 128/6
 128/7 129/16 132/17 135/11 136/9 136/14
 139/1 141/8 141/23 142/14 142/17 142/18
 143/7 144/4 144/5 144/9 144/10 146/9 147/7
 147/17 149/16 150/3 150/18 150/20 151/5
 151/15 151/16 153/3 153/9 154/2 156/21 158/3
 158/5 163/1 163/3 163/15 165/12 165/14
 167/4 167/5 167/6 167/8 167/9 167/11 167/11
 168/8 171/5 171/6 171/24 172/14 173/4 173/6
 177/21 178/1 178/5 178/9 179/20 180/13
 182/1 182/14 183/8 183/12 183/20 189/9
 189/10 189/12 192/10 192/23 193/2 193/15
 193/17 193/18 194/16 194/18 195/6 195/8
 195/13 196/3 196/14 196/19 196/21 197/21
 197/22 198/19 198/20 199/11 199/13 199/14
 199/21 200/1 202/12 202/17 206/5 214/24
 215/2 216/8 216/9 217/16 217/17 218/18
 219/3 220/16 222/4 222/21 224/20 227/3
 didn't [52] 7/20 10/16 10/19 30/14 30/15
 30/21 31/1 35/3 36/1 59/7 65/15 74/18 75/1
 76/13 76/15 76/16 76/17 76/19 76/21 76/22
 76/24 77/18 77/20 78/9 80/6 87/9 93/16
 102/19 106/3 106/8 106/14 119/5 120/7 135/8
 135/13 141/12 147/2 163/21 163/23 163/24
 178/22 179/5 179/23 190/5 190/13 192/14
 192/17 196/9 196/12 197/5 206/6 224/14
 didn't -- [1] 106/3
 Diego [1] 122/24
 differences [3] 37/2 37/3 111/7
 different [23] 48/1 48/21 50/7 50/18 50/21
 50/21 51/1 55/17 55/17 55/19 56/6 56/7 56/8
 56/10 56/16 113/2 113/4 133/23 160/18 178/3
 187/8 211/7 227/1
 difficult [2] 29/10 48/7
 difficulties [1] 37/2
 difficulty [1] 40/12
 direct [10] 3/4 11/13 34/16 88/6 120/2 120/3
 132/18 142/15 221/15 226/4
 directed [5] 7/8 11/6 28/6 130/20 162/23
 directing [4] 88/19 163/6 172/9 222/14
 direction [2] 154/14 163/23
 directly [6] 9/20 9/21 47/9 47/13 66/11
 90/21
 director [18] 26/22 26/23 41/10 41/11 41/13
 41/21 42/1 42/3 42/22 42/24 43/18 44/1
 44/18 44/21 45/6 45/11 120/3 120/8
 directors [2] 27/1 27/3
 disability [47] 9/12 13/16 13/21 23/21 24/1
 24/23 32/22 40/13 40/17 40/24 41/1 49/10
 49/11 49/17 50/11 52/22 53/24 54/7 54/9
 55/22 56/7 56/13 126/3 136/21 137/4 137/18
 139/11 139/22 140/14 140/24 141/11 144/3
 144/13 144/21 145/6 145/17 145/23 148/20
 152/20 152/23 166/11 206/14 214/19 215/6
 226/5 227/11 228/2
 disagree [1] 224/3
 disagreements [1] 29/11
 disc [2] 5/22 5/23
 discontinue [1] 210/3
 discount [1] 104/20
 discovered [1] 77/23
 discovery [7] 6/19 9/6 74/4 74/20 74/22
 103/16 105/15
 discuss [21] 27/14 27/18 28/4 29/13 38/12
 66/12 82/10 82/12 105/14 111/8 134/14 134/19
 135/3 135/3 139/2 139/12 139/23 141/8 170/5
 185/19 198/17
 discussed [18] 37/10 62/20 73/5 73/14 88/2
 101/18 101/19 102/9 102/24 103/5 103/9
 103/14 105/4 106/4 108/22 109/13 134/8
 141/14

D	200/22 200/24 201/1 201/5 202/20 203/5 203/11 203/13 203/16 203/18 206/5 206/9 206/16 211/19 213/17 213/19 213/20 213/23 214/2 218/4 221/10 221/11 221/22 222/6 222/18 224/22 225/4 229/7 231/4 232/4 doctor [4] 177/9 177/15 207/5 225/10 doctors [2] 157/21 207/21 document [29] 55/15 59/20 63/17 64/1 75/4 75/24 77/2 77/3 77/4 77/5 77/9 78/5 78/8 95/24 96/1 96/2 96/4 96/6 96/9 112/5 126/11 127/16 145/11 158/6 164/9 169/12 179/18 183/4 185/18 documentation [4] 128/22 160/6 164/4 215/19 documented [4] 60/13 160/5 181/15 223/4 documents [24] 11/4 72/20 88/20 89/1 89/3 92/1 92/16 98/20 112/8 112/13 121/24 122/5 122/12 127/2 132/1 143/2 148/9 153/4 153/13 155/1 155/2 155/5 213/14 223/11 does [31] 29/19 33/2 40/12 60/8 60/9 65/15 65/19 75/24 123/18 124/19 126/14 130/22 133/4 153/23 158/17 161/24 169/19 175/17 175/24 188/19 194/9 194/11 205/21 208/20 209/6 209/9 213/16 214/2 215/6 222/19 233/11 doesn't [9] 115/4 115/5 143/12 143/19 154/1 168/16 204/21 214/2 217/19 doing [9] 5/20 23/3 23/8 23/20 163/20 179/7 204/9 210/6 227/4 dollars [1] 201/13 don't [350] don't -- [1] 78/13 done [6] 8/15 129/23 178/11 184/8 184/13 188/7 Donna [1] 200/7 door [2] 117/24 118/1 doubt [4] 143/22 212/8 212/13 212/18 down [25] 5/3 5/19 29/6 29/8 29/22 55/1 61/14 65/7 67/18 68/12 69/11 69/23 70/1 87/18 87/18 110/17 124/14 131/5 158/12 170/17 177/22 185/24 187/18 205/3 223/19 dozen [2] 6/18 48/10 dozens [2] 47/24 48/9 Dr [3] 201/2 201/6 202/22 Dr. [10] 166/16 166/19 166/21 199/22 202/6 202/12 202/18 205/13 205/13 207/19 Dr. Judd -- [1] 205/13 Dr. Judd-McClure [5] 166/19 166/21 199/22 202/6 202/18 Dr. Kenny [1] 207/19 Dr. McClure [2] 166/16 202/12 Dr. McClure's [1] 205/13 drafted [2] 136/10 137/9 draw [1] 176/7 drinking [1] 75/21 drive [12] 5/24 9/17 9/20 96/14 96/15 96/16 96/20 97/1 97/11 97/21 98/1 98/1 DSM-IV [1] 175/24 due [9] 6/15 6/16 23/13 143/7 174/12 174/22 187/4 193/16 225/6 duly [2] 4/8 232/7 duplicate [1] 164/5 duration [4] 137/11 137/17 139/10 139/22 during [33] 4/24 5/6 13/3 32/11 32/14 43/15 43/22 47/8 47/12 47/15 48/2 48/5 48/21 64/8 69/12 72/16 73/6 73/14 84/8 88/1 102/20 121/22 122/3 128/4 128/7 129/4 140/13 140/23 141/11 151/6 174/21 192/21 198/24 duty [10] 189/21 189/24 190/7 190/16 190/24 191/3 191/14 192/1 193/20 199/16	E e-established [1] 23/10 e-mail [23] 89/17 89/20 90/21 90/22 90/23 90/24 91/18 91/21 92/15 93/1 93/9 93/11 93/14 93/16 94/2 94/11 97/14 98/2 98/3 98/5 157/13 163/5 181/6 e-mails [26] 89/6 89/9 89/24 90/4 90/1 90/7 90/8 90/9 90/12 90/17 91/6 91/7 91/10 91/16 91/18 93/6 93/8 93/21 93/24 94/19 95/9 95/17 97/17 97/18 97/23 181/17 each [14] 23/12 25/6 53/19 98/2 98/5 112/23 113/8 126/2 133/24 142/22 142/23 142/23 167/4 207/21 earlier [17] 22/16 22/24 41/20 42/10 56/3 61/13 84/15 99/24 100/3 101/3 105/12 105/24 107/14 108/15 140/5 159/16 225/23 early [2] 38/20 38/21 earth [1] 185/8 education [2] 114/17 114/22 effective [2] 195/5 195/11 effort [3] 189/18 191/7 218/13 efforts [2] 162/23 164/5 eight [6] 56/14 76/6 76/7 76/9 76/21 150/23 eighth [1] 154/24 either [7] 5/22 9/14 9/16 62/23 72/16 72/20 113/19 elected [1] 173/2 element [1] 102/13 elements [1] 25/19 eleven [1] 142/4 eligibility [12] 23/15 23/22 24/4 24/8 25/21 26/5 153/12 215/21 215/23 217/8 217/15 221/5 ELLIS [19] 2/6 3/5 4/21 6/23 7/1 7/16 11/9 11/19 11/24 32/2 32/6 32/7 77/14 82/21 180/12 228/19 229/23 233/3 233/7 Ellis' [2] 82/18 121/2 Ellis's [2] 7/5 8/12 else [13] 25/3 25/16 26/5 72/3 89/23 93/14 100/22 122/10 130/15 130/22 182/2 182/6 211/19 embarrassed [1] 78/4 employed [8] 11/22 13/4 13/6 14/1 14/3 18/7 18/9 181/4 employee [10] 14/11 121/21 122/12 124/8 149/9 152/14 152/17 152/20 232/12 232/12 employees [4] 6/21 6/23 114/6 198/15 employers [3] 13/17 71/24 77/4 employment [3] 13/4 121/23 122/4 enable [1] 153/20 enclosed [3] 144/2 144/6 169/17 encompassed [1] 192/8 end [4] 19/10 43/3 170/17 217/11 engage [1] 157/2 engaged [2] 147/11 176/24 England [2] 12/16 121/12 enough [2] 91/23 177/3 ensure [1] 190/2 entered [1] 137/2 entire [2] 188/20 189/9 entirety [1] 54/12 entities [2] 165/10 167/9 entitled [8] 190/3 190/6 190/10 190/14 190/20 191/22 196/4 196/16 entitlement [1] 212/13 entity [2] 161/23 162/2 envelope [4] 10/16 10/18 131/4 131/6 equal [1] 48/18 equally [1] 25/4 equation [3] 104/21 104/22 105/8 Equifax [1] 147/21
----------	--	---

E	exhausted [1] 92/14 exhibit [38] 3/9 3/10 3/11 3/11 10/3 10/4 54/4 54/15 54/17 131/22 132/5 143/11 147/19 147/23 148/3 152/23 154/24 156/5 156/7 156/12 156/18 158/2 161/14 162/18 166/7 180/23 183/4 186/19 187/2 188/12 195/14 201/14 202/9 204/24 205/2 206/9 213/7 222/13 exhibit for [1] 204/24 EXHIBITS [3] 3/8 131/17 131/18 exist [7] 72/5 75/24 87/14 92/17 98/20 153/23 154/1 existed [3] 54/13 79/7 203/5 existing [1] 76/6 exists [3] 23/24 77/6 166/1 expect [4] 120/19 122/9 147/1 151/16 expected [2] 192/2 228/5 expenses [1] 225/5 experience [18] 13/13 13/15 25/12 26/2 27/20 76/13 76/15 76/16 76/17 141/24 142/1 142/2 142/3 142/3 142/5 142/6 142/7 206/16 expert [5] 176/23 206/19 207/13 207/16 208/2 expires [1] 232/20 explain [3] 48/15 56/1 183/3 explained [2] 26/16 219/12 explaining [1] 217/21 explains [1] 228/24 explanation [1] 167/3 explicit [4] 141/19 142/8 142/16 168/2 exploration [1] 191/5 explore [1] 8/23 exponentially [1] 128/7 express [4] 46/19 131/4 171/24 208/20 expressed [5] 100/3 141/19 171/22 198/22 198/23 expresses [2] 33/4 196/11 expressing [1] 109/23 extended [1] 102/14 extent [2] 40/4 57/16 extortion [13] 200/14 200/18 203/22 205/16 205/19 205/21 206/1 206/2 217/23 217/24 218/5 221/6 221/7 extortionary [2] 203/7 204/17 extraordinary [23] 74/24 75/5 75/21 76/1 76/12 76/24 78/9 80/4 80/21 98/11 98/16 99/1 99/7 99/13 103/1 105/9 105/10 105/19 105/23 110/23 197/15 200/11 203/21	familiarize [1] 22/21 family [2] 118/5 198/14 far [25] 28/9 40/13 48/16 59/11 60/4 80/14 100/20 100/21 102/8 105/7 105/21 112/7 112/12 144/11 155/22 161/10 171/8 176/15 176/20 177/9 183/17 187/19 203/9 220/17 223/24 fashion [5] 62/17 74/6 74/9 144/13 219/20 favor [1] 133/18 fax [19] 7/2 7/6 7/6 7/8 7/17 10/14 11/6 132/6 132/10 132/13 148/5 152/23 188/17 188/21 192/20 193/11 193/16 194/4 213/12 faxed [1] 188/16 faxes [1] 10/19 February [7] 16/9 31/11 32/16 35/7 158/9 158/10 168/21 fee [5] 200/10 200/13 200/17 203/2 203/6 feel [3] 11/16 12/7 226/11 fellow [2] 40/21 40/23 felt [2] 177/20 203/7 few [2] 69/18 189/8 field [7] 25/13 28/21 28/23 29/2 29/3 29/4 55/16 Fifth [1] 2/9 figure [4] 21/20 128/2 128/23 143/3 file [178] 23/8 29/3 29/12 29/18 29/20 33/1 33/2 39/13 39/16 39/20 39/22 39/23 40/1 40/7 40/8 40/9 46/24 52/13 58/18 59/20 60/2 60/6 60/9 60/15 60/19 60/19 60/23 61/6 61/21 62/10 62/16 62/21 63/5 63/13 63/19 64/4 64/10 64/22 65/13 65/18 65/21 75/13 79/9 93/2 93/5 96/2 96/7 96/10 96/11 96/12 96/24 97/8 97/19 98/4 98/6 98/7 98/8 98/19 98/21 98/22 98/24 99/16 111/19 111/20 112/5 112/23 113/3 123/1 125/3 125/8 125/12 125/16 125/18 126/7 126/10 126/11 126/19 127/3 127/9 127/11 127/13 127/23 128/1 128/10 128/13 128/20 128/21 129/20 131/20 136/17 136/18 136/24 138/7 143/18 146/9 146/13 146/22 147/2 147/3 147/9 147/16 147/22 148/13 149/7 151/6 151/9 151/14 151/19 152/2 152/10 153/4 153/13 153/24 154/4 154/8 154/16 154/19 154/22 155/4 155/16 157/11 157/14 157/20 157/24 159/11 159/14 159/21 162/14 162/17 163/17 163/19 164/1 169/14 171/9 171/15 171/21 174/7 175/11 175/13 178/15 178/19 178/20 178/23 179/3 179/6 179/15 179/21 180/1 180/3 180/5 181/12 181/17 181/20 182/2 182/5 182/9 182/23 183/16 184/1 184/1 184/2 184/6 186/14 188/1 188/11 188/13 188/14 199/1 199/20 202/11 206/8 208/8 208/9 213/4 214/24 220/6 223/4 223/6 file's [1] 129/8 filed [5] 85/6 86/16 86/22 125/20 128/12 files [20] 20/4 20/22 21/8 21/14 22/14 22/20 23/10 27/3 41/16 43/16 43/24 44/20 48/1 50/9 57/4 112/20 112/21 118/4 153/21 222/21 filing [1] 9/2 fill [1] 55/24 filled [3] 91/23 94/20 207/11 final [1] 164/16 finally [2] 38/3 152/4 financial [7] 13/11 147/13 181/21 181/22 182/15 182/16 182/20 financially [1] 232/13 find [10] 7/13 21/22 23/11 118/24 119/2 119/3 130/8 142/18 144/3 157/23 finding [3] 74/3 89/11 178/4 findings [3] 70/11 70/16 72/24 fine [4] 138/10 179/19 193/6 202/16 Fineblanking [1] 164/23
F	faces [2] 223/7 223/8 fact [13] 8/9 24/23 46/21 75/5 140/7 146/10 154/23 160/20 162/5 173/1 177/20 180/3 190/22 factor [3] 105/22 106/8 106/15 factors [4] 26/11 104/21 105/4 108/12 facts [6] 23/23 24/2 24/14 25/14 26/3 102/2 fair [8] 21/12 48/24 67/14 87/13 151/23 190/21 191/2 191/7 Fairbough [16] 67/10 68/5 69/14 73/1 73/13 84/12 84/16 84/18 84/23 86/1 90/7 90/10 140/11 140/20 141/8 141/18 fairly [7] 20/20 22/4 34/12 119/13 161/3 161/5 167/23 faith [19] 88/3 189/21 189/23 190/7 190/16 191/1 191/4 191/13 192/2 193/8 193/20 193/24 199/17 210/14 211/1 211/8 211/22 212/4 212/7 faith -- [1] 211/8 fall [2] 28/16 28/18 false [1] 9/23 familiar [3] 29/21 165/24 200/19 familiarity [2] 53/21 124/2	

F	forwarding [2] 162/22 164/24 found [2] 10/18 49/22 four [11] 20/20 111/12 116/1 116/6 120/16 169/1 169/5 169/7 169/18 192/20 213/7 fourth [7] 25/4 61/2 152/22 170/17 186/1 200/7 224/16 frame [9] 16/11 40/8 85/9 87/2 95/2 146/19 155/7 199/1 219/10 frames [2] 38/18 57/24 frankly [1] 80/17 fraud [1] 177/15 frequently [1] 94/13 Friday [3] 4/13 32/2 163/1 Friedenberg [4] 16/4 16/7 16/12 16/21 friends [1] 198/14 from -- [1] 74/19 front [1] 127/17 full [12] 21/10 80/17 120/12 177/5 204/2 209/4 209/20 210/12 212/22 214/22 229/7 229/7 fully [1] 120/12 function [2] 94/11 124/14 further [11] 38/15 54/24 165/1 178/6 178/7 188/10 215/20 218/13 221/5 228/7 232/11 future [5] 86/24 106/8 162/23 172/9 215/24	220/5 223/2 223/13 223/16 224/20 228/14 229/8 goes [4] 93/17 94/4 94/8 229/4 going [66] 6/1 6/2 23/11 24/22 25/9 28/10 29/14 30/6 30/16 31/1 38/19 39/19 43/7 44/17 51/23 55/21 59/11 65/24 69/2 73/16 74/23 75/1 78/16 78/18 87/5 92/6 92/1 94/18 99/20 102/1 105/10 109/3 111/7 1. 114/9 121/11 131/9 131/20 132/2 143/5 148/6 157/6 177/17 178/18 178/20 179/2 180/17 191/20 192/8 197/4 201/18 202/13 210/6 213/7 215/23 218/3 222/23 223/5 224/19 224/20 225/7 225/14 226/13 228/11 228/22 230/8 gone [6] 45/22 46/3 46/6 52/5 85/10 187/7 good [32] 40/10 40/11 63/16 64/1 74/12 74/13 81/13 96/10 118/19 118/20 139/8 164/3 189/21 189/23 190/7 190/16 191/1 191/4 191/13 192/2 193/8 193/20 193/24 199/17 209/2 210/14 211/1 211/8 211/22 212/4 212/7 224/9 gosh-darned [1] 142/15 got [13] 39/13 39/16 42/12 44/24 47/6 104/22 110/3 110/7 153/15 161/12 194/21 212/22 222/20 gotten [3] 93/20 165/19 187/21 graduation [1] 136/11 GRAYDON [1] 2/9 great [5] 31/20 77/5 139/19 148/18 185/6 greater [2] 87/12 203/22 Greenfield [1] 16/5 Greensboro [2] 69/11 84/14 grew [2] 128/9 129/4 ground [1] 110/4 group [28] 123/7 123/13 157/1 157/12 157/14 159/5 159/16 159/20 161/11 161/15 161/17 162/11 163/6 164/12 165/12 165/14 166/2 167/8 174/5 174/6 178/17 179/10 179/14 179/23 186/22 187/4 187/8 188/3 grow [2] 128/4 128/7 grown [1] 129/7 guess [7] 54/13 82/11 91/3 94/3 142/6 150/22 174/7 Guest [1] 7/9 guidance [7] 67/6 70/12 70/13 70/15 70/16 116/12 140/6 guidelines [1] 91/21 guy [10] 40/16 41/3 214/6 215/3 215/5 215/9 215/17 216/8 216/10 220/8 guys [1] 211/20
G	H	
gather [3] 209/13 209/24 212/10 gathered [2] 25/20 128/9 gathering [2] 25/9 123/19 gave [12] 10/20 16/2 16/9 112/18 115/11 121/2 121/3 162/5 162/13 163/22 163/23 179/23 general [5] 12/21 38/16 49/16 60/17 95/16 generally [8] 29/2 74/7 130/8 130/11 131/2 147/1 164/9 201/12 generated [1] 187/9 gentleman [5] 16/3 56/22 56/23 191/8 202/5 Geraldine [1] 86/1 Geri [2] 84/24 89/21 Geri -- [1] 84/24 get [35] 36/10 36/14 37/24 44/20 54/3 88/20 93/1 93/11 93/14 93/21 95/5 96/24 97/1 98/2 98/6 126/14 131/3 141/14 143/4 161/9 165/6 169/2 169/4 169/7 178/10 181/7 184/24 187/16 187/23 190/3 190/5 190/13 191/8 196/12 220/8 gets [4] 126/16 130/22 130/23 172/22 getting [8] 28/20 30/9 37/20 110/11 125/10 192/18 209/6 210/21 Ginter [1] 57/1 give [12] 14/15 59/2 146/24 184/17 184/19 198/16 211/9 212/8 216/3 217/19 223/6 228/10 given [16] 15/23 94/14 101/1 103/22 112/19 116/10 116/14 120/14 162/11 184/24 185/8 219/1 219/6 220/2 231/5 232/10 gives [3] 55/19 170/23 206/19 giving [13] 11/16 11/18 12/7 107/1 107/9 116/11 167/18 168/2 180/7 184/4 188/6 212/12 212/17 glass [1] 36/14 glean [1] 46/20 Glengyle [1] 194/13 go [66] 10/6 21/19 21/22 29/1 29/6 29/14 29/16 29/22 33/23 35/15 37/24 38/3 38/11 43/5 51/17 52/18 53/6 53/16 53/23 54/5 63/10 87/22 92/4 93/23 94/9 95/6 96/11 96/12 113/14 113/20 122/17 122/18 125/16 128/20 131/20 133/2 133/6 145/6 150/7 153/9 153/20 161/9 181/11 186/7 186/18 191/6 192/7 196/3 196/15 199/1 201/16 205/4 206/4 206/7 207/12 211/16 212/16 216/15 219/7	220/5 223/2 223/13 223/16 224/20 228/14 229/8 had [224] 5/10 10/11 20/1 21/11 21/15 21/22 22/14 22/22 22/23 26/23 27/6 27/19 29/9 29/10 29/18 29/19 29/21 32/21 33/13 34/17 34/23 35/11 35/21 36/2 37/3 37/4 37/7 37/17 38/20 39/20 39/22 39/23 40/7 41/18 42/10 42/19 42/21 43/2 44/9 45/20 45/24 46/4 46/21 47/4 47/12 48/24 49/6 50/9 52/19 53/6 54/22 57/11 57/22 57/24 59/6 59/18 59/22 60/3 60/11 60/17 60/20 61/2 61/18 62/18 63/2 63/11 64/21 65/14 65/19 65/20 65/22 65/22 66/3 66/7 66/9 66/15 67/4 68/5 68/14 68/17 69/11 69/17 69/20 69/23 71/3 74/23 74/24 77/24 81/3 81/15 81/20 82/3 82/7 82/18 82/23 82/23 83/3 83/3 83/15 83/19 84/12 84/13 84/14 84/15 84/18 85/4 87/5 90/21 91/3 93/21 101/6 102/3 105/2 105/9 105/14 105/23 106/2 106/23 107/13 107/20 108/4 108/19 108/22 109/8 109/9 109/11 109/16 109/22 110/5 110/6 110/13 110/16 111/2 111/10 111/11 112/10 112/15	

H	107/2 107/10 107/21 108/18 109/7 109/8 110/6 111/5 111/23 119/13 119/15 119/23 120/1 120/2 120/6 120/10 125/20 125/23 126/3 158/14 158/14 158/21 160/13 160/16 160/20 161/1 167/8 167/9 167/11 168/7 169/17 169/18 169/19 169/20 169/20 170/4 171/15 171/24 172/14 176/24 177/15 177/22 178/5 179/7 181/2 181/9 181/10 181/13 181/20 182/1 182/2 182/4 182/6 182/11 182/12 182/19 183/1 184/24 186/4 187/18 189/13 191/23 195/21 196/2 196/4 196/11 196/12 196/13 196/17 206/5 206/6 207/22 211/10 211/12 212/1 212/15 212/16 213/3 213/4 213/23 214/1 214/17 214/20 215/3 215/6 215/7 215/9 215/11 215/22 215/24 216/8 216/8 216/9 216/11 216/13 217/18 219/1 219/6 219/6 220/15 224/20 224/23 225/12 228/4 232/8 he's [19] 14/15 40/11 41/3 80/17 166/16 181/4 181/5 196/16 208/21 209/6 213/23 213/24 214/6 215/4 215/9 216/8 216/10 224/20 228/24 HEAD [1] 2/9 health [1] 171/3 hear [3] 61/7 139/8 225/13 heard [2] 124/5 133/19 hearing [1] 139/7 held [2] 23/20 102/10 help [1] 147/12 helps [2] 25/20 205/11 her [40] 59/16 59/17 67/20 67/21 68/11 68/11 69/15 69/17 84/24 124/6 124/12 124/14 124/15 124/16 124/18 124/24 132/18 152/15 152/21 153/7 166/22 170/21 170/22 177/18 183/19 183/21 199/23 200/2 200/3 200/13 200/17 203/6 203/12 203/13 203/17 204/9 204/12 204/14 204/17 205/15 here [45] 4/12 6/19 11/3 19/23 35/17 35/23 36/21 36/22 52/12 54/22 55/1 58/4 72/8 78/13 79/6 79/13 79/15 80/13 81/13 81/19 85/21 90/19 92/15 92/17 101/8 101/12 127/19 131/20 146/12 148/6 160/18 160/22 168/10 172/16 181/24 189/15 192/19 197/20 202/4 203/2 203/19 208/24 221/19 223/14 228/10 hereby [1] 231/4 Hey [1] 218/24 him [131] 10/15 10/19 10/20 11/19 12/9 14/15 14/20 14/23 15/1 28/1 28/3 29/13 31/7 32/3 33/21 34/4 37/7 37/10 37/15 37/16 37/18 37/19 37/21 40/5 41/2 45/17 46/10 57/22 58/1 58/2 58/5 58/7 63/23 72/11 72/14 78/1 78/7 78/11 79/11 80/18 81/6 82/8 82/8 82/14 82/15 83/11 88/4 90/12 90/12 90/21 90/22 90/23 91/2 91/5 104/22 104/24 105/14 108/7 109/21 109/23 112/1 115/18 119/22 125/16 134/24 144/1 150/5 160/15 160/19 162/6 167/18 168/2 171/12 172/9 172/12 177/2 177/15 177/18 178/1 178/3 178/6 178/9 181/6 181/7 181/7 181/7 181/11 181/15 181/16 182/8 182/11 182/15 183/2 183/15 186/9 192/13 193/24 194/9 202/7 208/5 209/19 211/9 211/14 212/2 212/9 212/14 212/15 212/17 212/18 212/24 213/22 214/1 214/7 214/9 215/13 215/16 216/3 216/6 216/14 217/18 217/21 223/6 224/22 225/22 226/5 226/6 226/9 226/20 227/18 227/19 228/1 himself [1] 160/5 hire [3] 201/15 201/23 222/4 hired [2] 173/11 202/5 hires [2] 132/24 133/2 his [85] 5/3 5/6 5/14 5/21 5/22 6/8 6/10 19/18 29/10 33/4 34/3 34/16 36/23 37/16 37/21 40/10 40/10 40/15 58/18 66/11 69/21	75/19 88/3 109/14 119/16 120/13 125/5 134/23 140/12 140/22 141/4 142/4 142/5 149/18 150/6 151/9 155/22 158/22 159/6 167/15 167/16 167/20 167/21 167/24 167/24 168/9 176/19 176/20 176/22 177/15 177/21 177/23 181/13 181/21 181/22 181/22 182/5 182/19 182/23 183/9 183/13 183/20 183/21 183/23 184/4 184/8 185/10 186/1 186/7 186/9 186/10 187/19 187/21 191/8 196/12 197/2 198/24 209/21 210/11 214/4 215/14 224/23 228/3 232/7 232/9 his -- [1] 109/14 hit [1] 55/14 home [2] 37/24 38/3 honest [6] 95/1 117/19 215/3 215/5 216/8 216/10 honestly [3] 14/17 21/4 143/7 Honiker [1] 56/23 hotel [1] 10/16 hour [11] 38/2 38/7 38/13 202/2 202/7 203/1 203/3 203/6 203/12 203/17 204/17 hourly [3] 200/23 201/7 204/18 hours [4] 32/4 32/4 181/21 185/3 house [11] 80/4 81/9 102/12 105/16 196/22 196/24 197/3 197/14 197/20 197/22 197/23 how [65] 11/5 12/4 14/1 17/5 20/11 20/14 20/21 20/22 21/1 21/20 21/22 22/14 27/5 32/8 38/17 40/20 41/6 44/7 44/12 45/3 48/4 48/6 48/12 54/2 60/9 62/1 73/17 73/18 84/1 84/4 85/2 85/3 94/13 102/10 103/20 104/10 107/2 107/10 116/21 120/14 123/1 127/23 128/21 128/23 129/12 130/8 133/7 133/11 133/21 133/23 136/9 138/22 141/23 142/7 142/14 143/1 161/7 162/7 165/12 165/14 168/14 200/21 206/1 221/20 227/3 Howard [1] 112/1 however [2] 23/9 63/6 Hughes [71] 17/17 17/21 17/22 27/21 27/23 29/6 29/8 30/3 30/10 36/12 36/19 36/22 37/5 37/6 37/10 39/5 39/19 40/21 40/22 41/5 41/7 41/9 45/14 46/6 46/13 46/19 46/24 62/23 63/6 69/24 71/22 75/12 76/4 76/23 77/18 79/10 84/16 86/5 89/19 97/15 101/22 102/3 102/15 102/19 103/19 103/19 104/5 104/10 105/7 105/17 105/21 107/1 107/8 107/13 107/21 107/23 108/1 108/24 109/7 109/20 119/18 141/17 142/5 213/3 213/8 213/10 213/11 213/13 213/16 214/12 220/13 Hughes's [4] 72/11 104/21 119/21 220/14 hundred [15] 20/4 30/13 30/20 48/13 48/16 48/17 48/18 48/21 49/1 50/9 77/16 125/4 125/12 126/18 127/1 hundreds [1] 48/1 hypothetical [3] 60/11 61/15 62/12
I	I'd [9] 62/6 127/5 128/19 131/22 131/24 140/2 198/24 206/8 208/8 I'll [7] 9/1 55/9 94/16 112/6 200/20 211/22 225/16 I'm [61] 6/1 6/2 12/5 20/7 25/3 33/1 35/6 35/7 40/4 40/9 51/16 52/13 61/16 62/12 74/13 75/14 77/14 80/5 87/22 94/6 94/14 99/20 100/1 100/17 100/18 102/1 112/5 114/7 115/2 115/9 123/4 126/11 131/20 133/1 143/24 160/8 164/16 168/10 184/1 184/10 184/23 190/5 190/14 202/13 204/18 206/23 211/11 212/6 213/6 213/7 215/9 217/10 218/1 218/3 223/5 223/8 224/19 225/3 225/7 225/9 228/22 I've [30] 6/7 6/21 6/23 10/13 13/18 26/7 31/14 34/7 50/20 66/9 79/8 84/8 84/21 85/3	

I've... [16] 85/4 93/7 95/18 98/22 100/13 101/9 122/7 122/16 124/1 124/5 131/18 133/19 177/19 199/8 204/5 214/18 icon [6] 53/23 54/1 55/1 55/8 55/14 55/18 idea [3] 20/21 108/13 119/17 identified [1] 207/16 identify [3] 26/1 26/6 207/12 identifying [1] 187/4 identity [1] 52/2 If -- [1] 61/15 illegal [1] 224/13 imagine [11] 19/24 30/5 40/11 67/17 96/10 146/20 158/11 186/17 198/6 199/5 228/4 IME [16] 64/19 200/21 202/2 206/5 206/9 206/13 206/17 206/19 207/6 207/13 208/5 211/4 211/4 212/2 212/16 224/21 IME psychologists [1] 200/21 IMEs [4] 65/1 65/5 123/10 201/12 immediately [3] 93/12 143/5 213/20 impact [2] 100/19 105/10 impacted [4] 99/19 100/7 100/11 100/22 implicates [1] 75/5 importance [2] 61/24 62/16 important [51] 23/14 23/19 23/21 23/22 24/1 24/3 24/5 24/7 24/11 24/12 24/14 24/17 24/20 25/2 25/5 25/5 25/8 25/16 26/4 26/10 60/6 62/9 62/10 62/20 63/2 63/7 63/17 64/2 64/9 64/13 64/14 64/15 64/17 64/20 64/21 64/21 64/24 65/4 74/8 134/14 134/16 135/2 141/6 153/10 153/14 182/17 182/18 182/21 191/17 227/16 227/18 in-house [19] 4/24 9/11 66/19 67/9 80/9 82/24 83/4 83/15 83/19 83/24 84/19 95/11 114/4 115/1 115/11 116/4 120/22 122/13 204/5 inability [1] 46/13 inadequate [1] 10/21 inadvertently [1] 186/6 inappropriate [1] 192/1 Inc [3] 157/1 161/23 169/21 inches [5] 123/3 123/5 127/13 152/3 153/22 include [2] 55/3 161/4 included [3] 107/13 169/20 195/23 includes [1] 198/14 including [2] 87/15 125/20 incorporate [3] 28/6 105/8 105/18 incorporated [2] 109/9 112/21 incorrect [3] 67/4 106/11 140/3 incorrectly [3] 70/2 106/5 141/3 increase [7] 39/8 188/21 189/2 191/22 193/16 195/3 196/7 increased [1] 192/12 independent [3] 112/20 201/9 208/2 indicate [1] 136/14 indicated [3] 136/13 154/16 163/20 indicating [2] 155/3 181/13 indications [1] 87/15 indirectly [1] 9/21 individual [3] 112/23 212/1 220/3 individual's [1] 25/15 individuals [9] 20/17 49/6 50/6 73/4 86/11 86/13 89/3 90/3 142/11 infamous [1] 196/22 informal [2] 115/6 115/10 information [99] 5/22 9/14 11/17 12/8 24/23 25/8 25/10 25/19 28/6 28/9 35/3 36/7 54/12 60/10 62/6 62/9 62/10 62/22 63/14 64/18 64/22 65/9 74/8 75/7 112/8 112/13 113/21 123/19 124/21 124/23 125/7 125/8 125/17 126/10 126/13 127/1 127/7 128/9 129/17 129/22 133/10 137/23 138/15 144/7 144/14 147/1 147/4 147/21 148/2 151/12 151/15 151/16 151/18 152/4 155/13 155/15 155/16 157/19 158/23 162/6 162/8 164/19 164/22 165/11 165/12 165/17 165/19 167/14 170/5 170/7 173/5 175/21 176/10 176/19 177/10 177/12 178/4 183/9 183/13 184/5 184/17 184/19 185/2 185/6 185/7 185/9 187/9 196/8 198/13 204/7 209/13 209/24 210/5 212/10 215/19 217/19 217/21 219/1 224/10 information' [1] 170/9 inherited [2] 152/2 152/5 initial [3] 16/23 160/12 161/11 initially [3] 50/4 108/22 218/19 initials [4] 158/24 159/1 159/8 194/10 initiated [1] 84/22 injury [1] 23/15 inkling [1] 110/5 innocuous [4] 159/22 160/2 161/3 161/5 insight [3] 114/18 114/23 115/16 instance [1] 26/1 instances [1] 153/21 instead [1] 46/7 instruction [2] 95/15 178/16 instructions [11] 179/4 179/5 179/8 179/11 179/12 179/15 179/22 179/24 180/8 188/6 188/10 insufficient [1] 8/1 insurance [21] 1/5 4/2 13/16 13/18 13/19 13/20 18/2 18/18 40/13 41/1 51/2 51/24 52/3 52/11 133/12 133/17 146/6 148/20 211/2 211/23 215/6 insured [13] 53/8 65/10 77/10 159/23 173/4 173/7 173/24 190/4 190/13 209/12 210/3 212/9 212/12 insured's [2] 187/17 210/21 insureds [6] 47/16 47/17 49/2 189/24 190/2 225/20 insurer [2] 64/11 159/4 insurers [1] 189/24 intelligent [1] 215/9 intelligently [1] 186/12 intend [1] 6/22 intended [3] 109/8 137/9 137/16 intent [4] 136/3 136/7 136/19 137/22 intention [4] 136/10 137/2 138/1 138/4 intentionally [1] 171/2 interacting [1] 144/15 interaction [1] 71/3 interactions [1] 48/4 intercept [2] 10/16 10/17 intercepted [1] 7/16 interest [4] 104/17 107/15 190/2 209/2 interested [1] 232/13 internal [2] 77/2 172/17 International [2] 155/6 164/23 Internet [6] 5/5 5/13 6/3 6/9 9/17 124/20 interpret [2] 81/17 133/12 interpretation [5] 68/18 81/16 81/21 103/1 103/23 interpreted [2] 89/18 133/24 interpreting [1] 81/8 interrupts [1] 225/12 introduced [3] 68/13 69/13 69/16 introductory [1] 133/6 intrusive [1] 199/10 investigate [5] 124/21 124/23 165/15 191/16 210/5 investigating [2] 123/19 210/2 investigation [9] 123/14 123/15 154/13 154/20 155/8 155/10 161/18 174/20 187/12 investigations [1] 123/7 investigative [9] 123/15 161/14 161/22 164/2	164/7 164/10 166/2 167/1 174/4 investigator [3] 64/18 170/22 175/5 investigators [6] 64/16 65/1 65/5 165/3 175/1 222/5 invoice [9] 174/12 174/19 178/12 181/13 181/18 181/23 182/5 182/23 187/3 involved [19] 44/20 71/20 71/23 77/12 85/8 86/12 91/2 99/7 99/13 125/14 125/23 12 128/5 128/8 141/22 172/22 173/14 175/5 181/7 involvement [8] 40/7 123/6 127/22 129/1 129/5 129/10 148/10 181/14 involving [1] 125/5 IRS [1] 170/1 is [388] is -- [2] 98/21 148/4 isn't [10] 29/2 98/23 131/23 145/20 146/3 184/20 185/10 191/4 198/3 229/2 issue [28] 7/24 62/20 71/4 73/14 85/15 86/23 89/7 89/14 90/8 90/13 90/17 132/18 134/2 182/22 191/5 191/15 192/3 193/8 193/21 196/13 200/1 209/1 218/21 219/14 219/21 220/5 222/14 222/22 issued [2] 22/22 209/4 issues [7] 4/15 6/12 85/19 182/15 186/9 186/13 223/1 it [501] it -- [1] 150/3 it's [99] 8/7 8/24 11/5 13/1 15/18 25/17 42/18 48/7 49/15 49/17 54/11 55/21 59/4 60/5 61/15 64/8 64/17 65/10 68/16 71/11 76/9 77/1 77/17 80/7 94/7 94/15 94/18 110/1 110/20 110/22 112/5 112/5 117/20 118/20 127/20 127/20 128/24 129/7 129/9 130/6 135/20 139/16 141/6 146/13 153/10 156/9 157/3 158/7 158/10 161/12 162/13 164/6 165/23 168/17 174/6 174/7 174/9 174/19 178/19 179/2 182/21 185/5 185/16 188/17 189/4 190/7 190/16 190/21 190/23 191/2 193/4 193/10 194/4 197/7 199/16 200/9 202/10 202/14 202/20 205/4 205/5 205/10 206/13 208/17 208/22 209/22 212/7 212/15 217/20 217/20 217/24 218/2 218/22 224/13 225/6 225/11 225/13 227/11 227/14 it's -- [1] 112/5 item [2] 106/9 147/19 items [5] 94/8 94/10 118/5 118/7 221/3 its [12] 9/5 22/22 70/8 74/4 123/14 123/14 137/15 144/13 144/14 151/20 209/22 210/22 itself [3] 8/1 60/7 60/8
	J Janet [2] 152/12 152/24 January [66] 17/24 18/1 18/24 20/5 39/13 39/16 40/3 41/10 41/12 41/14 41/15 41/17 41/21 41/24 42/1 42/4 42/19 42/24 43/4 43/18 43/24 44/24 45/13 47/5 50/14 57/5 57/8 57/9 57/12 57/13 57/18 58/7 58/9 58/12 58/20 58/21 123/2 126/8 126/20 127/3 129/2 132/7 132/8 132/14 132/18 143/14 143/15 144/11 144/18 145/19 145/20 146/1 146/2 146/9 151/19 152/1 152/5 154/6 154/6 156/10 156/18 156/24 205/2 205/4 205/7 207/24 jefferson-Pilot [158] 1/5 4/2 6/22 18/20 18/22 19/8 19/14 19/20 20/4 20/9 20/15 20/19 20/23 21/24 22/9 22/13 22/22 23/11 39/7 39/9 39/10 39/11 41/12 41/16 43/3 43/17 43/24 44/5 44/8 45/1 46/1 47/2 5' 50/13 51/3 51/4 51/13 51/24 52/5 52/16 52/23 53/3 53/12 53/19 53/22 54/7 54/19 54/20 56/2 56/3 56/18 56/20 57/5 57/7

J	149/3 149/17 149/21 150/9 152/5 154/20 155/3 155/4 155/11 156/11 156/17 157/2 158/4 158/14 158/21 159/6 160/4 160/7 166/4 166/8 166/10 166/15 167/6 168/7 168/15 168/18 169/15 170/12 171/7 172/6 174/21 175/9 175/18 176/14 176/19 177/14 177/20 180/4 181/8 181/14 185/21 186/4 187/11 187/20 188/18 191/21 193/10 193/21 194/13 194/14 195/15 198/3 198/21 198/23 206/4 207/13 207/17 207/21 208/1 208/13 208/20 210/10 213/9 213/9 214/13 214/18 215/23 216/16 216/22 216/24 216/24 219/1 219/15 219/22 223/21 224/17 224/18 224/18 225/4 225/9 225/15 226/4 226/16 227/17 228/2 229/1 231/6 233/6 Kearney -- [2] 32/19 214/13 Kearney's [59] 19/14 38/12 40/1 54/13 61/19 63/3 69/20 75/7 76/7 81/22 99/19 101/7 101/14 103/16 109/14 110/3 125/4 129/18 134/9 134/13 134/20 135/4 135/10 135/15 135/23 138/7 138/20 139/13 140/1 140/12 140/21 141/9 146/8 146/18 147/12 148/10 149/7 151/5 153/6 153/24 154/13 162/3 162/9 166/3 179/6 182/17 183/8 183/12 185/9 186/13 197/13 199/14 213/2 221/23 222/8 224/4 229/5 229/24 230/2 Kearney's -- [1] 125/4 keep [8] 21/13 87/15 87/23 93/8 93/12 131/24 132/21 165/1 Kenny [3] 201/15 201/23 207/19 Kenwood [2] 159/5 169/21 kept [6] 61/22 153/17 159/21 175/12 178/4 196/18 key [1] 173/5 Kimberly [1] 56/21 kind [7] 21/6 21/13 23/1 42/12 113/16 124/17 127/20 King [3] 15/15 15/16 15/22 Klyde [1] 56/22 knew [3] 8/13 8/14 167/20 know [219] 10/10 13/1 14/22 17/5 20/9 20/18 20/22 21/3 21/4 22/6 26/7 29/17 29/18 30/14 30/15 30/15 30/21 31/1 32/24 33/10 33/13 36/24 37/1 37/3 39/12 40/3 40/4 40/13 40/14 40/19 44/16 46/11 49/13 52/8 52/9 52/12 56/15 57/14 57/22 58/4 58/15 59/7 60/5 61/24 62/14 65/7 66/23 67/13 68/9 70/23 71/6 71/11 72/19 73/17 73/24 75/14 76/14 76/15 76/16 76/18 76/19 76/21 76/22 76/24 77/8 77/11 77/24 79/12 80/15 80/16 80/16 84/8 85/3 86/11 87/10 89/4 91/4 91/19 94/6 94/8 99/23 100/16 100/20 100/21 104/10 105/1 105/7 105/21 106/19 106/21 108/8 111/2 116/20 116/24 117/1 117/2 117/6 117/9 117/11 118/22 119/15 119/21 119/22 121/16 121/22 122/3 122/7 124/4 124/15 125/9 126/15 126/17 127/24 128/3 128/4 128/18 129/8 129/12 130/2 130/12 132/12 133/13 133/14 133/23 134/1 134/22 136/1 138/21 138/22 141/5 142/10 142/11 142/17 144/12 146/14 146/19 147/6 147/6 148/13 149/11 149/11 149/13 149/15 150/3 151/1 151/12 152/10 152/12 152/15 152/17 153/15 154/3 154/5 154/8 154/10 155/20 155/23 158/16 158/22 161/7 162/4 163/21 165/7 165/16 167/12 167/15 167/24 169/5 169/9 171/9 171/11 171/13 171/18 173/13 173/18 173/21 174/6 176/16 176/16 178/8 179/16 181/24 182/6 182/14 182/24 185/7 185/16 185/17 187/14 187/23 187/23 191/19 194/3 194/4 198/1 199/3 200/21 200/22 201/1 201/5 201/12 201/12 203/8 204/2 211/7 213/22	216/13 219/6 220/1 220/11 220/12 221/1 222/2 223/24 224/14 225/13 226/12 227/14 227/16 know -- [1] 68/9 knowing [3] 44/9 48/23 210/12 knowledge [56] 22/7 22/11 22/23 29/18 29/20 31/8 39/20 39/22 40/6 52/7 53/21 56/15 58/11 59/1 68/20 69/22 72/7 72/23 73/15 77/9 79/23 80/11 82/1 83/21 87/5 89/2 92/14 100/9 100/21 100/24 101/8 101/21 102/16 110/16 111/19 112/16 115/7 115/9 130/4 133/21 145/9 145/15 171/14 171/21 172/5 186/16 197/1 197/4 207/18 214/8 214/11 225/20 229/23 231/6 232/8 232/10 knowledgeable [5] 40/16 40/21 40/22 41/3 215/17 known [2] 214/7 214/9
	L labeled [13] 156/8 156/9 157/3 158/6 160/10 164/15 166/9 168/15 185/21 193/9 194/7 201/24 205/3 labels [1] 206/19 LAMPING [4] 2/4 7/4 121/1 233/3 language [12] 46/14 56/4 135/21 137/16 138/1 142/15 143/1 197/19 215/7 215/11 215/12 216/11 lapse [1] 34/14 laptop [5] 5/3 5/21 5/22 5/24 9/18 large [1] 95/9 larger [5] 128/11 128/13 128/17 129/8 129/10 last [26] 6/20 10/18 10/19 15/15 16/5 19/6 42/5 66/15 66/20 66/24 67/1 67/3 84/24 86/2 157/18 174/12 174/16 174/17 178/11 186/5 187/2 189/3 199/7 217/5 217/11 221/2 lasted [1] 187/22 late [1] 40/2 later [10] 38/12 46/18 152/9 177/8 178/19 179/2 180/1 193/22 200/13 222/16 law [6] 1/14 7/4 121/1 121/2 134/1 232/5 laws [1] 133/13 lawsuit [7] 42/6 42/11 85/6 86/16 86/22 128/11 128/14 lawsuit -- [1] 42/6 lawsuits [3] 125/4 125/12 125/19 lawyer [14] 4/23 8/8 69/14 80/12 110/22 172/14 172/19 172/22 173/11 173/14 173/19 173/22 174/1 216/7 lawyers [1] 79/24 leads [1] 170/24 learn [1] 173/10 learned [1] 138/16 least [6] 40/8 82/7 99/21 138/20 178/2 228/21 least [1] 99/21 leave [5] 27/6 37/12 93/3 93/4 169/3 leaves [1] 180/4 left [9] 14/8 116/6 159/6 160/14 160/16 160/16 160/21 161/1 168/21 legal [13] 67/5 80/9 80/15 86/17 111/24 113/23 127/21 127/22 128/23 137/21 137/24 173/4 173/8 length [2] 87/10 136/1 less [9] 25/16 44/11 48/10 48/13 142/24 190/10 190/19 201/1 201/6 let [12] 17/6 35/21 41/8 110/9 134/17 148/4 150/5 158/15 158/22 173/21 197/6 197/16 let's [21] 43/5 61/13 114/8 131/7 157/5 158/1 166/7 185/3 185/18 186/2 186/19 188/12 191/9 201/16 203/4 203/5 216/15 223/12 223/13 223/16 228/14 letter [84] 62/3 75/11 75/14 75/18 76/1 77/6	

K

KEARNEY [160] 1/7 4/4 31/4 31/6 31/9 32/19
32/21 33/3 33/5 33/11 33/18 34/3 34/16
34/23 35/11 35/11 35/20 36/2 37/4 37/13
37/17 37/20 39/2 39/24 45/16 46/15 46/21
54/5 58/2 58/5 58/7 58/12 58/15 58/23
58/23 59/14 59/19 59/24 60/13 61/4 66/4
66/8 68/18 70/8 84/13 84/19 88/3 100/20
106/16 110/14 110/17 111/17 123/1 124/24
125/5 125/13 125/18 134/22 135/1 135/8
136/19 137/6 143/13 143/16 143/19 143/23
145/19 146/1 146/11 146/23 147/17 149/2

L	looked [15] 31/24 33/9 34/7 34/11 36/6 36/8 98/22 126/22 146/13 146/14 146/16 151/23 154/16 183/1 210/23	137/17 139/10 139/21
letter... [78] 77/9 79/9 79/16 79/21 130/5 130/14 130/19 133/8 133/10 136/16 136/18 136/24 137/5 137/13 137/19 143/12 143/13 143/15 143/19 143/22 144/1 145/11 156/11 156/18 157/13 158/14 158/21 163/6 163/10 166/8 168/15 168/17 169/14 172/6 172/7 172/15 178/15 181/7 188/2 189/5 189/8 194/9 194/20 195/15 195/18 196/14 200/6 200/7 200/16 202/9 202/12 202/14 202/18 202/21 203/4 203/10 203/11 204/4 205/2 205/10 208/13 208/15 208/17 208/20 213/1 213/4 213/5 213/9 213/10 213/12 214/14 215/24 216/3 216/7 216/15 216/23 218/9 221/9	looking [5] 111/20 153/18 160/8 197/19 207/4	Maxwell [2] 76/15 142/2
letter's [2] 202/11 203/9	looks [7] 148/5 156/15 160/8 160/15 161/18 177/6 204/4	may [28] 1/16 4/13 7/7 15/3 29/5 32/3 63/12 63/13 65/7 77/15 87/15 87/16 109/22 134/20 135/10 162/2 162/2 167/13 167/13 185/21 186/13 187/21 191/23 192/11 192/19 195/5 232/5 233/8
letterhead [1] 152/24	lost [2] 156/8 211/20	maybe [5] 15/19 38/21 103/19 150/22 15
letters [21] 64/10 75/8 77/11 77/12 96/11 96/15 96/17 96/18 96/20 130/8 146/23 147/17 149/17 149/20 150/8 158/3 164/4 194/15 194/21 213/8 221/13	lot [29] 22/5 25/10 26/7 27/19 33/13 38/4 50/20 50/21 59/10 59/16 64/6 64/7 64/7 78/13 79/23 87/4 91/3 91/22 92/20 93/20 124/19 125/7 143/4 149/11 151/12 153/15 155/21 171/18 177/22	MBA [3] 12/22 12/24 13/3
level [8] 44/18 106/11 106/12 106/12 107/15 108/23 109/14 155/22	lunch [8] 32/10 37/12 37/14 38/2 38/7 38/13 38/22 131/8	McClure [3] 166/16 202/12 202/22
liability [1] 104/16	M	McClure's [1] 205/13
lie [5] 31/4 31/5 31/7 213/16 214/7	made [13] 28/14 29/12 35/10 52/13 54/15 59/24 60/22 77/24 78/1 106/20 111/3 142/11 197/15	me [96] 7/1 7/20 9/9 17/6 21/17 22/12 26/1 26/6 27/7 29/8 31/3 34/9 35/21 36/10 36/12 36/17 36/18 38/10 41/8 42/11 53/15 54/5 54/11 54/14 54/18 71/9 71/10 71/16 78/4 78/12 82/9 84/22 90/5 101/5 108/9 109/21 110/9 111/3 112/6 125/9 128/1 129/13 134/17 138/14 138/15 139/7 141/5 147/23 148/4 148/8 148/11 150/5 152/22 155/2 156/16 158/18 160/16 161/5 161/13 162/5 162/21 164/16 165/24 166/10 166/22 168/11 170/24 172/7 172/8 184/18 185/4 186/2 187/9 193/6 193/11 194/12 195/1 197/6 197/16 198/12 199/11 200/7 200/19 204/18 213/6 213/13 214/14 217/2 218/4 219/2 219/7 225/3 225/15 232/5 232/7 232/9
lied [1] 31/8	mail [19] 126/14 129/23 130/6 130/10 130/11 130/12 130/22 131/2 158/13 158/20 160/14 160/17 160/21 161/1 161/4 163/4 180/4 181/15 193/15	me -- [1] 71/10
lies [1] 221/18	Main [3] 1/15 130/20 232/6	mean [36] 16/24 17/14 20/24 25/1 29/19 36/9 38/8 38/8 41/24 48/16 48/17 48/19 56/9 56/10 56/11 60/8 61/8 65/15 65/20 81/12 89/12 97/20 106/7 126/21 128/19 129/12 161/3 167/12 168/12 175/4 205/21 208/7 209/6 209/9 221/24 225/14
LIFE [7] 1/5 4/2 13/18 13/19 13/20 18/2 18/18	maintain [7] 44/7 44/13 44/19 93/9 96/13 116/22 118/2	measure [1] 105/19
like [29] 20/14 22/24 26/7 34/9 48/20 55/21 55/24 87/24 93/17 97/20 108/3 115/14 125/7 131/22 133/14 142/6 148/5 149/23 155/5 156/15 160/8 161/18 177/6 184/6 191/6 204/4 204/21 207/16 215/4	maintained [2] 41/15 119/15	measurement [1] 103/20
likely [4] 16/16 28/18 30/3 143/5	maintains [1] 120/21	mediation [1] 122/16
limited [6] 36/8 41/18 43/1 57/15 87/5 177/23	major [2] 13/10 13/11	medical [34] 23/23 24/2 24/9 24/15 25/15 25/22 26/4 28/10 127/8 127/11 156/15 157/22 161/23 161/24 164/21 177/3 183/3 183/13 183/21 184/4 184/17 184/19 185/1 185/1 185/9 201/10 204/8 204/11 204/12 204/15 206/14 206/18 208/2
line [16] 7/7 99/4 108/8 126/4 127/6 128/1 134/11 170/17 170/17 176/21 186/1 187/15 199/24 200/15 208/14 231/8	majority [1] 153/17	medical information [1] 184/17
Liner [1] 88/16	make [32] 24/22 25/10 25/18 25/22 28/15 31/17 44/19 62/20 74/2 74/5 94/18 108/2 132/18 139/15 142/12 142/14 156/19 159/10 159/23 160/18 160/20 161/22 163/15 189/18 195/10 209/12 209/13 210/7 219/2 219/7 222/15 223/7	medication [1] 139/5
lines [4] 87/3 167/19 171/19 172/13	make -- [1] 108/2	meet [7] 27/11 28/16 29/1 29/13 32/6 32/7 110/3
list [2] 8/13 23/18	makes [1] 169/20	meeting [36] 28/3 28/17 29/15 30/6 32/8 32/9 36/11 36/23 37/6 37/23 38/17 38/19 39/3 39/4 39/14 68/5 68/11 68/15 68/17 69/10 69/13 69/16 75/18 75/19 76/6 77/7 79/9 89/19 101/24 102/8 105/13 108/4 109/1 109/24 111/13 142/19
listed [1] 231/7	making [6] 24/12 24/21 26/11 176/11 223/8 224/22	meetings [1] 28/8
listen [1] 182/11	man [2] 40/14 196/15	memo [11] 74/15 77/19 77/20 157/11 159/14 159/15 159/19 160/9 161/17 163/12 181/24
listing [1] 55/19	managed [1] 57/9	memorandum [13] 79/3 79/7 79/12 79/14 79/19 85/14 85/18 85/22 98/10 98/15 98/18 98/24 163/5
lists [1] 169/18	Management [6] 9/12 13/21 152/24 166/11 206/14 228/2	memorialization [1] 75/9
litigation [4] 11/23 86/24 126/7 126/18	manner [2] 107/21 131/23	memorialize [3] 63/4 89/1 164/6
little [8] 28/19 38/12 48/15 50/6 146/20 153/20 159/17 161/5	many [28] 20/11 20/14 20/22 21/1 21/20 21/22 22/14 27/5 44/7 48/4 48/6 84/1 84/4 85/2 85/3 120/14 128/11 128/17 128/19 128/24 129/4 129/9 129/12 142/7 167/1 176/22 176/22 221/20	memorialized [5] 63/12 64/9 163/9 163/19 178/19
live [2] 224/22 224/24	March [21] 161/8 161/15 161/16 161/19 161/20 163/24 164/12 164/13 166/9 166/10 167/17 168/1 168/6 168/14 169/15 174/2 174/13 174/21 174/22 177/6 187/20	memorializing [2] 63/17 64/2
living [2] 188/21 189/14	mark [2] 10/2 213/7	memory [12] 15/20 34/14 71/5 73/7 73/12 80/2 80/6 98/21 108/18 109/6 192/21 203/5
LLP [3] 2/4 2/9 233/3	marked [4] 3/11 10/4 131/17 131/18	memos [1] 159/21
log [18] 3/9 6/14 6/15 6/18 6/24 7/14 7/24 8/2 8/21 10/1 10/3 10/8 10/14 10/21 10/24 11/3 21/13 21/16	Marriott [4] 7/9 7/10 7/18 11/6	mentioned [1] 17/20
log -- [1] 10/1	Marty [1] 57/1	merged [2] 14/6 14/10
logical [1] 74/2	Mary [1] 216/24	message [21] 132/11 158/13 158/20 159/3 159/6 159/18 160/3 160/13 160/14 160/16 160/17 160/19 160/21 160/23 161/2 161/4 168/21 169/2 180/5 181/16
logistics [2] 112/22 116/21	Massachusetts [14] 1/13 1/16 4/19 13/20 46/18 53/11 53/17 53/22 110/21 130/21 232/1 232/4 232/6 233/10	
long [20] 5/8 14/1 30/18 32/8 35/5 38/17 40/20 41/6 46/15 59/4 59/9 68/7 73/18 110/8 117/20 142/9 142/21 142/22 142/23 212/6	MassMutual [5] 14/6 14/9 14/10 18/3 18/14	
longer -- [1] 110/8	master's [3] 12/16 12/20 12/21	
longer [2] 19/8 195/24	material [4] 3/10 77/13 176/8 227/17	
look [42] 34/10 35/3 36/9 54/21 75/13 108/3 111/3 112/6 125/8 127/5 128/1 142/19 143/6 143/8 143/10 147/7 148/4 148/23 150/3 153/20 154/22 155/5 156/2 165/24 177/4 184/6 188/11 190/1 190/22 191/6 193/3 193/7 193/20 196/15 197/18 199/1 200/20 204/1 206/8 208/8 212/22 223/10	materials [12] 112/18 118/8 118/9 121/24 122/5 129/19 131/19 146/16 209/1 217/7 217/14 218/14	
	matter [7] 22/19 37/8 38/23 70/12 110/23 231/5 233/14	
	matters [1] 232/8	
	maximum [7] 107/15 136/20 137/3 137/11	

M	most [6] 24/7 28/18 30/3 49/3 56/4 82/11	Mr. Ellis [10] 6/23 7/1 7/16 11/19 11/24 32/6
messages [1] 160/12	mostly [1] 16/16	32/7 77/14 82/21 180/12
met [14] 29/5 32/2 32/3 38/20 49/23 67/20	motion [1] 9/2	Mr. Ellis -- [1] 32/2
67/21 68/11 69/13 69/15 82/8 82/14 110/19	move [3] 26/12 26/13 26/14	Mr. Ellis' [2] 82/18 121/2
124/15	moving [2] 26/16 104/16	Mr. Ellis's [2] 7/5 8/12
Miami [10] 28/15 37/19 37/19 38/11 69/23	Mr [212] 3/4 3/5 4/21 5/9 11/13 17/8 19/14	Mr. Formus [4] 5/1 5/18 6/1 6/8
70/1 75/22 101/24 110/5 110/21	31/4 31/5 31/8 31/21 32/19 32/20 33/3 33/11	Mr. Formus's [1] 5/13
MICHAEL [4] 2/11 7/9 181/1 233/22	33/18 33/23 34/3 34/16 34/23 35/11 35/15	Mr. Friedenberg [2] 16/12 16/21
Microsoft [4] 92/2 92/23 94/7 95/21	35/20 36/1 37/4 37/13 37/20 38/12 39/2	Mr. Harold [1] 137/6
Middle [2] 206/13 211/10	39/24 40/1 43/12 46/15 46/21 54/4 54/13	Mr. Hughes [49] 17/17 17/21 17/22 27/21
Midghall [7] 14/12 14/19 16/13 16/22 17/3	55/13 58/15 61/19 63/3 63/10 66/4 66/8	27/23 29/6 29/8 30/3 30/10 36/19 39/19
17/4 17/8	68/17 69/7 69/20 70/7 71/11 75/7 76/7	40/21 40/22 46/13 46/19 46/24 63/6 69/24
midstream [1] 211/15	78/23 78/23 81/3 81/15 81/21 83/13 87/22	75/12 76/4 76/23 77/18 79/10 101/22 102/3
might [18] 56/1 59/6 62/22 68/15 90/1 93/24	88/2 88/18 92/11 99/18 100/4 100/4 100/20	102/15 102/19 103/19 103/19 104/5 104/10
95/2 96/23 96/24 96/24 97/1 97/2 97/23	101/7 101/14 103/15 106/15 107/8 109/14	105/7 105/17 105/21 107/1 107/13 107/21
142/24 160/3 165/21 170/24 205/11	110/3 110/14 110/17 114/12 125/4 125/13	108/1 108/24 109/7 109/20 119/18 142/5
Mike [6] 4/11 7/13 11/7 11/7 181/9 223/7	125/18 129/18 131/14 131/18 134/13 134/20	213/8 213/10 213/11 213/13 213/16 214/12
millimeter [1] 175/7	134/22 135/1 135/4 135/7 135/10 135/15	Mr. Hughes's [3] 72/11 104/21 119/21
MILLS [30] 1/11 3/4 4/7 9/7 11/10 43/13	136/19 137/6 138/6 138/20 139/24 140/12	Mr. Kearney [5] 33/5 37/17 125/5 159/6
69/7 78/23 92/11 100/4 130/6 130/20 131/14	140/21 141/9 143/13 143/16 143/23 145/18	210/10
137/2 141/5 146/2 154/12 169/17 180/22	145/24 146/2 146/8 146/11 146/18 146/23	Mr. Kearney's [8] 134/9 135/23 139/13 149/7
184/21 188/24 191/24 193/13 195/14 201/23	147/12 147/17 148/10 149/2 149/3 149/17	154/13 162/3 229/24 230/2
220/18 229/6 231/4 232/7 233/8	149/20 150/7 150/8 151/5 153/5 153/24	Mr. Maxwell [2] 76/15 142/2
mind [3] 105/14 139/16 206/10	154/20 155/10 156/11 156/17 157/2 157/9	Mr. Midghall [6] 14/12 14/19 16/13 16/22
mindful [29] 20/5 20/7 31/10 32/20 40/6	158/4 160/4 160/7 162/9 166/3 166/4 166/8	17/3 17/4
66/22 72/5 79/6 79/20 111/11 111/16 111/18	166/10 166/15 167/6 168/7 168/15 168/18	Mr. Mills [19] 9/7 11/10 43/13 69/7 92/11
111/22 114/22 120/10 123/7 123/11 125/6	169/15 170/12 171/7 172/6 174/20 175/9	131/14 137/2 141/5 154/12 169/17 180/22
125/11 125/21 125/24 126/2 144/19 145/4	175/18 176/14 176/19 177/14 177/20 179/6	184/21 188/24 191/24 193/13 195/14 201/23
147/3 171/14 171/21 172/2 208/12	179/20 180/4 180/11 180/22 182/10 182/16	220/18 229/6
minor [1] 51/21	183/8 183/12 185/9 185/20 186/13 187/10	Mr. Pasterczyk [1] 181/2
minus [1] 21/8	187/20 191/21 193/10 193/21 194/14 195/15	Mr. Roberson [2] 76/13 141/24
minute [1] 228/10	197/11 197/13 198/3 198/21 198/23 199/14	Mr. Roberts [5] 10/13 95/1 117/19 138/3
minutes [7] 37/8 38/23 39/3 39/4 105/16	201/23 202/17 205/10 206/4 207/13 207/17	142/10
110/18 223/16	207/20 208/1 208/13 208/20 211/16 213/2	Mr. Roberts' [3] 9/13 9/23 10/9
misinterpreting [1] 215/8	213/9 214/13 214/17 214/17 215/23 216/16	Mr. Shelton [6] 57/3 57/17 57/20 76/14
misrepresent [1] 214/9	216/22 218/12 219/15 219/21 220/23 221/22	141/24 172/2
missing [1] 204/18	222/7 222/11 223/18 223/21 224/4 224/16	Mr. Spiegel [14] 29/24 36/18 38/13 75/11
misstatement [1] 35/20	226/4 226/16 227/10 227/16 228/1 228/19	76/2 101/24 102/4 102/20 103/6 103/20
misstates [5] 63/8 140/15 179/17 227/22	229/1 229/5 229/23	105/18 105/22 213/11 213/13
227/23	Mr. [167] 5/1 5/13 5/16 5/18 6/1 6/8 6/23	Mr. Spiegel -- [1] 213/12
mistake [10] 39/7 39/7 39/9 39/10 39/10	7/1 7/5 7/16 8/12 9/7 9/13 9/15 9/15 9/22	Mr. Spiegel's [1] 36/19
39/11 142/12 142/13 142/14 142/18	9/23 10/9 10/13 11/10 11/19 11/24 14/12 14/19	Mr.'s [1] 83/18
misunderstood [1] 41/22	16/12 16/13 16/21 16/22 17/3 17/4 17/17	Mr.'s Formus [1] 83/18
Mm-hmm [4] 157/4 162/20 202/8 217/12	17/17 17/21 17/22 27/21 27/23 27/24 29/6	Ms. [14] 17/17 68/5 73/1 73/13 76/17 86/1
moment [2] 71/2 228/15	29/8 29/24 30/3 30/10 32/2 32/6 32/7 33/5	86/1 90/1 90/7 90/10 142/1 149/5 153/3
Monarch [6] 13/18 14/1 14/3 14/8 18/3 18/13	35/10 36/18 36/19 36/19 37/17 38/13 39/19	216/24
Monday [1] 188/16	40/1 40/4 40/21 40/22 43/13 46/13 46/19	Ms. Beattie's [1] 153/3
money [3] 178/6 204/7 218/4	46/24 57/3 57/17 57/20 63/6 63/7 69/7	Ms. Fairbough [6] 68/5 73/1 73/13 86/1 90/7
monies [2] 190/10 190/19	69/24 72/11 73/1 73/13 75/11 75/12 76/2	90/10
month [15] 91/22 94/22 94/23 95/3 146/17	76/4 76/13 76/14 76/15 76/21 76/23 77/14	Ms. Geraldine [1] 86/1
146/20 152/9 154/9 154/18 155/11 174/21	77/18 79/10 82/18 82/21 83/14 90/15 90/16	Ms. Harden [2] 76/17 142/1
186/5 207/19 207/20 212/9	90/16 90/17 92/11 95/1 101/22 101/24 102/3	Ms. Johnson [1] 90/1
month's [1] 87/12	102/4 102/15 102/19 102/20 103/6 103/19	Ms. Mary [1] 216/24
month-to-month [1] 187/19	103/19 103/20 104/5 104/10 104/21 105/7	Ms. Sweeney [1] 17/17
monthly [3] 49/4 52/21 224/23	105/17 105/18 105/21 105/22 107/1 107/13	Ms. Ugolik [1] 149/5
months [28] 6/13 6/17 10/10 14/4 32/20 33/3	107/21 108/1 108/24 109/7 109/20 117/19	much [7] 51/7 101/10 128/13 192/21 199/11
40/18 50/5 73/22 76/21 76/24 80/22 87/8	119/18 119/21 121/2 125/5 131/14 134/9	200/21 225/6
150/22 150/23 152/9 153/5 153/18 154/6	135/23 137/2 137/6 138/3 139/13 141/5	multiple [9] 86/7 86/10 116/20 141/17 156/19
154/6 154/9 154/10 177/8 189/3 189/8 199/22	141/24 141/24 142/2 142/4 142/5 142/10	174/24 176/13 211/24 226/3
208/4 222/7	149/7 154/12 154/13 159/6 162/3 169/17	must [2] 157/19 186/14
morbidity [3] 104/17 104/20 107/15	172/2 180/12 180/22 181/2 184/21 188/24	Mutual [10] 13/19 13/20 14/6 14/9 14/9 14/24
more [34] 6/6 6/17 21/3 23/8 24/14 24/17	191/24 193/13 195/14 201/23 210/10 213/8	18/3 18/4 18/13 122/22
24/19 25/5 25/8 48/13 48/16 48/21 58/14	213/10 213/11 213/11 213/12 213/13 213/13	my [222] 5/12 6/20 9/18 9/19 9/20 10/8 10/9
88/17 95/6 102/15 117/6 119/3 128/24 139/14	213/16 214/12 220/18 229/6 229/24 230/2	11/16 12/19 12/21 13/11 13/15 17/3 17/4 17/12
143/5 153/20 154/7 159/17 173/20 175/4	Mr. [1] 35/10	17/12 17/18 17/18 19/5 20/16 22/11 25/24
199/11 201/1 201/6 204/17 209/22 210/5	Mr. Bonsall [3] 5/16 9/15 9/22	25/24 26/8 27/13 27/13 27/19 27/20 27/20
218/24 223/15	Mr. Cohen [1] 83/14	29/9 29/16 30/8 31/8 34/12 35/6 36/5 40/19
morning [15] 4/13 4/15 5/17 7/2 10/20 38/17	Mr. Dempsey [6] 73/1 73/13 90/15 90/16	41/2 41/5 41/7 41/9 42/16 44/20 45/1 46/24
38/20 38/21 57/2 81/17 138/14 197/5 197/8	90/16 90/17	50/8 50/8 51/6 51/10 51/19 51/24 52/7 54/22
197/12 198/2	Mr. Ditmar [7] 9/15 17/17 27/24 40/1 63/7	55/18 57/13 58/19 59/1 60/11 66/18 68/2
mortality [4] 104/17 104/20 107/14 108/14	76/21 142/4	68/20 69/22 71/5 71/14 71/22 72/7 72/15
	Mr. Ditmar -- [1] 40/4	72/23 75/17 77/9 77/22 78/11 79/23 80/6

<p>M</p> <p>my... [148] 80/11 81/11 82/1 82/1 83/21 87/18 87/19 88/12 89/2 91/3 91/17 91/23 92/22 93/4 95/13 96/18 97/24 100/21 100/24 101/3 101/8 101/19 101/21 102/3 102/9 103/8 104/14 104/18 105/3 105/11 106/2 106/10 107/12 107/19 108/6 108/21 109/5 109/5 109/11 109/18 111/4 112/16 113/5 113/18 116/9 117/6 117/15 118/3 118/3 118/5 118/10 119/3 119/4 119/9 124/10 124/19 125/17 126/14 127/10 127/15 127/19 127/20 128/16 128/16 129/7 129/22 130/24 132/20 133/22 135/20 136/3 136/7 136/12 137/5 137/19 138/3 138/8 143/16 143/24 144/24 145/3 145/3 146/4 150/2 150/17 152/19 156/8 158/8 158/14 158/21 159/1 164/5 166/23 166/24 167/23 168/3 168/4 168/12 168/19 170/2 170/5 171/1 171/3 171/11 171/20 171/20 171/24 173/15 173/23 175/12 179/24 183/7 183/20 187/15 190/23 191/11 192/6 193/2 193/16 194/1 196/11 197/1 197/4 198/16 198/18 199/10 200/9 203/2 204/6 204/18 206/6 207/10 207/18 208/11 210/9 210/9 211/20 213/20 214/8 214/11 220/4 224/3 225/20 231/5 231/6 232/10 232/14 232/20</p> <p>my -- [1] 156/8</p> <p>myself [6] 4/22 20/17 23/11 80/1 132/13 221/15</p>	<p>nine [3] 76/21 76/23 80/22</p> <p>ninth [1] 156/7</p> <p>no [95] 1/4 6/1 8/20 11/1 17/4 18/8 19/7 19/12 20/21 22/7 22/10 27/1 29/4 31/5 42/16 50/15 59/2 60/15 65/13 65/18 65/20 74/18 85/13 95/18 96/18 96/21 97/9 97/13 98/5 99/3 100/10 102/7 104/4 107/20 110/5 110/5 110/6 110/16 114/21 115/2 115/7 115/13 130/11 131/1 133/16 134/3 134/10 135/13 135/22 139/6 139/8 144/6 150/16 150/16 150/16 154/1 157/11 157/12 157/13 157/16 157/16 159/15 159/19 159/23 161/1 167/2 169/9 172/20 172/20 177/19 178/14 181/5 181/9 181/14 181/15 181/16 182/20 182/22 183/21 184/16 184/18 185/8 195/24 196/5 196/17 200/24 206/8 217/20 217/24 218/7 220/17 221/7 222/6 228/7 230/2</p> <p>Nobody [1] 220/19</p> <p>non-medical [1] 170/8</p> <p>none [2] 11/3 170/7</p> <p>Nonetheless [1] 7/23</p> <p>normal [1] 169/1</p> <p>Norris's [1] 220/8</p> <p>not [198] 5/4 5/23 6/1 6/8 6/9 7/18 8/24 9/4 10/11 11/22 12/10 15/1 17/4 17/15 18/8 18/10 18/12 22/11 23/6 23/11 24/22 26/9 28/13 30/1 30/16 31/1 31/18 32/6 33/19 34/5 34/17 34/24 35/6 35/12 36/3 37/17 40/6 41/24 44/9 45/8 47/24 48/23 51/23 52/7 52/9 54/23 59/1 61/16 62/12 63/4 63/16 64/1 65/10 65/23 69/22 72/7 72/23 75/24 77/2 78/13 79/2 79/6 80/11 85/5 85/13 88/6 88/10 88/13 88/19 88/20 89/2 90/20 94/7 94/18 95/18 96/12 96/24 97/2 97/13 97/24 100/17 100/23 102/2 104/3 104/4 105/8 105/18 105/22 106/4 106/20 106/22 109/9 114/17 114/21 114/22 115/2 115/9 117/3 117/8 117/12 118/14 121/22 122/3 126/18 129/4 129/10 129/19 130/3 131/1 133/13 134/3 135/3 135/4 135/15 138/23 139/3 139/6 142/18 143/5 143/8 154/7 157/16 162/3 163/15 164/6 165/17 167/11 167/12 167/13 167/16 167/20 167/21 168/8 169/5 169/7 169/9 169/20 170/2 170/21 172/10 175/18 175/24 176/4 177/8 177/19 179/20 181/4 181/5 182/6 188/5 191/20 192/23 193/3 193/23 195/23 197/7 197/22 198/16 198/18 198/21 199/4 199/9 200/24 202/10 202/11 202/12 203/6 210/6 210/12 212/3 212/16 212/21 214/8 214/11 217/20 218/3 218/4 219/6 220/18 221/3 221/7 221/11 221/14 222/21 223/8 223/16 224/3 224/13 225/9 225/11 225/13 226/7 226/16 226/20 227/17 229/7 232/11 233/11</p> <p>not -- [3] 135/3 219/6 225/11</p> <p>Notary [2] 1/12 232/4</p> <p>note [13] 7/12 11/7 65/7 65/10 65/24 158/7 163/4 163/5 163/15 164/1 178/14 185/20 188/1</p> <p>notes [32] 9/19 59/24 60/1 60/14 60/14 60/22 60/22 61/5 61/5 61/20 61/20 61/22 62/20 63/4 63/18 64/4 64/23 65/3 65/13 65/18 72/5 72/16 72/18 85/11 85/22 87/14 88/24 99/5 99/11 138/11 138/12 159/10</p> <p>nothing [16] 68/17 69/20 71/1 84/13 101/12 108/19 109/16 181/12 181/17 181/19 182/4 187/24 188/9 220/6 225/12 232/7</p> <p>notice [2] 23/9 232/5</p> <p>notified [3] 29/9 73/3 173/24</p> <p>notify [2] 173/9 173/23</p> <p>Notwithstanding [1] 8/11</p> <p>November [7] 147/18 150/14 155/8 216/15 216/23 219/10 219/17</p>	<p>now [40] 6/19 17/9 27/5 27/7 31/12 32/18 44/17 58/21 62/23 80/8 84/24 85/21 91/11 113/24 117/10 117/24 118/1 119/1 126/21 137/14 138/17 142/3 170/6 177/7 179/13 185/6 187/7 188/13 193/9 194/20 195/9 197/12 199/11 203/4 217/4 219/5 222/24 223/22 225/20 233/9</p> <p>number [60] 4/4 7/11 8/16 20/1 20/8 20/ 21/5 22/1 22/18 23/10 44/10 44/19 48/8 48/23 55/2 56/1 66/10 68/13 69/16 84/6 86/12 91/24 93/19 93/20 93/21 102/14 104/5 104/6 104/12 104/14 104/15 104/19 104/22 105/5 105/18 105/22 107/3 107/11 107/22 108/3 108/19 109/8 116/10 123/3 123/5 143/17 158/12 159/4 166/22 169/23 170/22 188/12 188/14 188/15 193/15 199/8 208/15 218/10 222/1 223/18</p> <p>number -- [1] 104/5</p> <p>numbered [1] 143/18</p> <p>numbers [27] 8/15 22/8 102/9 102/10 102/23 103/5 103/6 103/8 103/14 103/18 103/21 105/2 105/13 106/3 106/4 106/23 107/18 108/2 108/21 109/1 109/2 109/12 109/13 149/6 194/13 208/18 213/14</p> <p>numerous [1] 33/2</p> <p>O</p> <p>oath [25] 16/12 16/15 17/7 35/9 43/13 50/24 51/11 66/2 66/6 69/8 77/7 78/10 78/24 80/20 92/12 100/3 114/14 118/13 122/18 129/3 131/15 157/9 192/23 219/8 232/9</p> <p>object [9] 88/5 99/20 102/1 182/12 202/13 216/3 220/21 223/5 224/7</p> <p>objected [1] 185/5</p> <p>objection [39] 11/19 22/31 31/17 35/13 63/8 63/20 81/10 98/12 101/15 103/3 103/24 106/1 112/3 125/15 140/15 179/17 180/10 185/11 197/9 201/3 203/14 203/24 204/20 210/ 211/5 212/5 212/20 214/5 216/2 216/4 21/ 222/9 226/10 226/22 227/8 227/22 229/2 229/15 230/1</p> <p>obligated [1] 193/22</p> <p>obligation [1] 191/13</p> <p>obligations [5] 8/12 9/6 24/17 25/14 26/2</p> <p>observed [1] 107/23</p> <p>obtain [5] 144/7 144/14 170/5 198/13 220/16</p> <p>obvious [1] 8/7</p> <p>obviously [8] 17/15 24/11 50/17 73/5 74/5 89/3 119/22 177/10</p> <p>occasion [1] 115/10</p> <p>occasions [6] 33/12 84/1 84/4 120/14 168/7 226/4</p> <p>occur [1] 191/20</p> <p>occurred [5] 39/14 45/19 87/16 126/3 199/2</p> <p>occurrence [1] 115/3</p> <p>occurring [1] 145/16</p> <p>occurs [1] 77/1</p> <p>October [18] 13/23 15/19 15/19 39/15 47/6 75/11 76/5 79/21 80/14 81/23 197/13 208/4 208/12 213/1 213/8 213/10 213/11 214/16</p> <p>of -- [1] 158/9</p> <p>of privately [1] 224/8</p> <p>of Wood [1] 7/4</p> <p>off [19] 43/5 43/7 69/2 78/18 78/20 92/6 114/9 131/9 157/6 180/17 201/16 201/18 201/20 217/18 223/13 228/11 229/24 230/3 230/8</p> <p>offer [6] 30/21 78/9 102/6 102/7 105/5 120/22</p> <p>offers [1] 8/22</p> <p>office [35] 4/18 5/6 5/14 6/5 6/10 8/12 9/18 10/8 27/8 27/10 27/13 36/23 37/16 37/21</p>
<p>N</p> <p>name [25] 8/4 15/15 15/17 16/3 16/5 52/11 56/1 56/22 56/23 56/24 58/12 67/10 84/24 86/2 124/5 127/19 143/16 143/24 146/5 162/2 162/8 162/12 162/13 162/15 168/19</p> <p>named [6] 4/23 7/3 15/15 28/16 220/8 232/6</p> <p>names [7] 15/24 50/18 51/8 157/21 165/15 165/24 167/9</p> <p>Nathan [1] 16/4</p> <p>nature [4] 73/10 73/14 183/18 205/24</p> <p>Nawrocki [5] 147/11 148/1 148/17 148/19 148/24</p> <p>Nawrocki's [1] 148/10</p> <p>nearly [2] 46/22 75/22</p> <p>necessarily [35] 23/7 40/14 46/5 49/13 51/9 61/22 65/11 65/23 69/15 85/9 91/22 96/8 97/9 102/6 105/2 109/21 115/4 117/7 128/18 130/12 138/21 149/12 149/20 150/3 155/21 156/2 157/19 169/9 179/1 194/5 206/7 209/4 210/2 219/23 224/3</p> <p>necessary [1] 52/17</p> <p>need [18] 6/23 54/24 65/7 65/10 93/16 94/16 95/10 115/4 164/5 172/8 172/18 177/11 200/16 210/5 215/20 217/21 223/2 224/21</p> <p>needed [8] 28/9 37/7 37/12 62/14 109/3 113/21 167/21 224/23</p> <p>neighbors [1] 198/14</p> <p>neither [2] 9/21 117/14</p> <p>network [8] 6/10 53/16 96/13 96/15 96/20 97/1 97/12 97/22</p> <p>never [17] 22/11 124/1 134/13 134/16 134/19 135/2 135/18 135/22 139/11 139/22 153/24 154/2 197/12 203/5 218/16 220/14 230/2</p> <p>new [15] 12/14 12/16 18/2 23/9 103/22 113/22 114/3 114/5 121/12 132/24 133/2 156/1 162/23 171/1 225/16</p> <p>next [24] 70/6 156/4 156/22 158/1 158/6 160/6 161/9 164/11 168/14 169/12 170/16 180/23 183/4 183/4 185/19 186/1 186/7 186/19 186/20 193/9 194/7 213/21 221/4 223/20</p> <p>night [5] 10/18 10/20 13/5 13/8 13/9</p>		

O

office... [21] 37/22 72/11 93/23 95/16
113/10 117/24 118/1 118/16 118/22 119/1 119/4
119/4 119/11 119/16 123/23 123/24 124/3
181/10 200/9 219/11 228/6
offices [4] 1/14 68/13 72/13 232/5
often [1] 97/4
OH [7] 2/5 2/10 117/9 208/19 225/11 229/22
233/4
OHIO [3] 1/1 134/2 164/19
okay [87] 11/18 12/4 20/18 23/14 23/20
33/16 35/17 42/19 43/4 43/12 49/24 52/2
55/5 58/21 60/20 61/10 62/18 67/16 68/4
68/23 70/3 70/18 71/16 72/3 74/12 80/19
81/13 82/9 82/16 89/23 93/23 101/11 101/17
103/18 105/7 105/17 117/17 125/20 126/24
129/14 132/3 132/5 132/23 138/10 138/24
139/9 139/19 141/7 141/16 141/23 143/11
147/16 148/1 148/22 150/7 161/8 166/14
169/12 173/9 174/2 176/12 177/14 179/19
180/24 182/16 184/2 185/3 187/24 190/4
191/9 192/5 192/14 193/19 194/6 198/12
199/21 202/20 203/4 204/14 207/24 209/15
209/19 211/1 217/5 218/8 226/15 228/14
old [3] 12/4 76/7 193/5
omitted [1] 186/6
on -- [1] 182/21
once [7] 67/21 69/11 95/3 143/4 153/16
155/22 188/1
one [61] 5/8 10/15 14/20 23/1 23/16 24/19
24/20 24/23 24/23 26/1 26/6 27/3 30/7
37/11 49/9 52/11 58/14 68/11 69/17 72/16
72/20 82/10 82/11 82/18 84/12 86/9 87/12
104/6 111/8 112/24 117/13 117/15 118/12
138/20 139/14 142/22 144/2 160/18 161/10
161/10 163/8 165/22 170/4 173/20 174/7
174/9 174/11 174/14 175/4 185/19 193/15
198/4 201/12 213/8 219/23 222/17 223/14
225/19 228/10 228/20 229/22
one's [3] 22/10 133/16 177/9
one-on-one [1] 68/14
one-page [1] 142/23
ones [2] 91/19 227/1
ongoing [2] 24/12 214/19
only [24] 19/19 34/7 34/13 53/17 53/18 75/9
75/9 77/5 82/16 82/19 83/11 99/15 104/5
128/19 131/2 132/20 142/21 146/4 148/14
186/4 198/3 222/8 223/22 229/3
only -- [2] 34/7 75/9
onset [3] 105/13 109/1 109/23
open [3] 130/10 130/22 131/1
opened [5] 10/17 130/6 130/11 130/15 130/15
opinion [2] 141/21 177/18
opinions [2] 37/4 177/3
opportunity [3] 8/23 10/11 204/19
opposed [3] 54/8 104/6 227/19
opposing [1] 8/22
options [2] 37/11 111/8
or -- [2] 41/23 59/12
order [11] 17/19 51/21 82/10 132/1 177/5
183/23 186/12 205/5 206/10 215/20 223/3
ordering [2] 156/1 156/3
original [2] 116/17 193/14
originated [2] 42/6 72/13
other [85] 19/24 20/1 20/14 20/17 20/17
22/18 24/19 24/20 25/8 25/19 26/9 44/16
52/4 52/11 53/20 54/15 55/2 62/8 76/1 77/8
77/10 78/3 79/12 82/9 82/24 83/4 83/13
83/15 83/18 83/19 83/19 83/24 84/9 84/17
84/18 85/24 86/2 86/4 90/1 98/18 98/20
99/18 99/18 100/6 100/7 100/10 100/13

100/15 100/20 101/18 108/12 112/18 115/21
116/19 117/13 117/16 118/5 118/12 120/16
125/19 131/23 135/1 135/7 138/24 139/2
139/9 139/12 139/20 139/24 170/6 170/8
170/22 173/16 176/16 181/12 181/22 182/5
182/23 212/23 220/7 222/2 223/23 225/16
228/5 229/22
others [6] 115/24 117/1 117/2 117/5 198/6
220/1
otherwise [2] 8/20 204/16
our [31] 30/6 30/7 37/23 37/24 70/10 70/10
70/11 70/16 72/12 72/23 84/9 89/21 94/14
94/18 95/13 96/15 129/23 130/11 133/2
136/20 137/2 144/3 145/2 145/7 162/22
196/9 198/2 226/24 227/12 227/14 228/6
our -- [2] 70/10 89/21
ourselves [1] 222/22
out [31] 12/7 21/20 21/22 27/8 27/9 29/1
37/16 37/16 37/22 49/20 50/10 52/5 77/15
92/1 92/22 116/21 121/19 127/20 128/2
128/23 143/3 146/7 150/8 166/24 191/8
192/18 193/15 200/16 204/14 207/11 229/18
outcome [1] 232/13
outline [1] 215/19
outlining [1] 79/11
Outlook [1] 92/23
outside [9] 99/17 119/4 120/22 120/24 122/8
150/15 183/5 183/9 183/14
outstanding [2] 112/10 112/15
over [31] 26/8 33/3 33/9 33/14 37/23 47/4
49/1 50/1 50/9 50/14 51/3 57/4 57/18 58/17
59/10 66/10 72/24 78/1 87/7 87/9 111/12
116/19 155/18 171/16 180/12 181/11 187/7
187/16 187/21 199/22 228/3
overloaded [1] 94/15
overlooked [1] 142/7
overnight [1] 131/4
overpayment [1] 70/14
oversight [2] 115/19 195/6
overview [2] 115/12 115/16
own [6] 27/20 116/16 130/10 152/21 177/9
203/23
owned [1] 149/10

P

p.m [15] 1/16 114/10 114/11 131/10 131/13
157/7 157/8 180/18 180/21 201/19 201/22
228/12 228/17 230/9 230/10
package [1] 131/5
pads [1] 118/5
page [35] 1/20 3/2 3/8 55/2 126/15 129/24
132/5 142/22 143/6 143/11 148/4 148/7
156/12 156/18 160/6 161/8 162/18 168/14
172/6 174/12 174/16 174/17 178/11 178/12
185/14 187/2 193/9 194/7 202/24 208/23
210/23 222/13 223/20 224/17 231/8
pages [18] 7/11 8/13 8/14 8/16 31/14 33/10
34/8 125/4 125/12 126/18 127/1 142/21
142/22 142/22 205/3 223/19 224/1 229/4
paid [17] 46/15 46/22 70/2 106/6 106/17
108/23 110/6 110/14 110/14 110/17 140/13
140/23 141/3 141/11 153/17 201/5 202/7
paper [1] 127/2
paragraph [17] 164/17 166/14 168/20 170/16
195/1 195/9 198/9 199/7 200/7 205/12 213/7
214/12 217/6 217/10 217/11 218/12 221/2
paralegal [1] 7/5
part [18] 18/1 34/9 34/11 52/8 56/4 61/10
61/11 82/21 84/8 84/21 106/18 122/16 126/7
170/24 175/11 176/10 204/4 228/23
participated [1] 85/24
participating [1] 102/21

particular [26] 22/6 23/4 33/12 46/1 49/20
53/8 65/6 69/19 96/1 96/5 97/18 98/3 98/6
106/21 115/18 122/12 125/9 133/9 133/14
133/23 155/22 157/16 159/18 168/5 172/15
225/1
particularly [1] 224/2
particulars [1] 114/23
parties [6] 86/4 111/7 122/17 184/5 232/12
232/12
parts [1] 30/7
party [6] 8/23 11/4 31/18 184/20 185/9
224/11
pass [2] 62/6 62/22
passed [2] 63/13 78/14
past [10] 10/11 17/14 98/9 98/14 99/1 151/11
155/24 195/24 198/8 227/2
Pasterczyk [2] 181/1 181/2
patently [1] 9/23
patient [1] 204/16
patients [1] 204/19
Patsfall [1] 172/15
Paul [1] 56/24
pause [1] 225/7
pay [9] 88/4 204/18 210/10 211/23 212/9
212/24 218/3 223/3 225/5
payable [1] 137/7
paying [5] 39/7 208/5 210/16 211/2 229/13
payment [22] 37/9 100/19 153/18 153/19
186/1 186/5 186/6 186/7 192/12 193/5 209/2
209/3 209/6 209/12 218/21 218/22 219/2
219/7 219/14 220/5 222/14 222/16
payments [10] 38/24 39/1 39/2 75/23 132/19
196/18 210/6 210/7 213/2 222/22
PDC [4] 149/9 149/11 149/12 149/13
peers [5] 114/19 114/24 115/11 115/16 116/16
pending [1] 162/19
pens [1] 118/4
people [29] 20/11 20/14 27/5 27/7 42/17
62/3 62/6 62/8 68/14 69/17 86/21 90/1
110/20 116/3 117/5 138/16 141/22 142/7
166/22 167/13 169/4 170/9 173/16 183/9
183/14 185/1 187/23 220/4 229/13
per [6] 68/15 179/4 179/11 193/16 202/2
203/3
percent [7] 30/13 30/20 77/16 189/2 189/14
191/22 192/9
perfectly [1] 216/5
perform [9] 94/10 114/5 175/1 176/12 179/14
181/21 192/2 203/17 207/5
performed [7] 111/16 123/10 154/13 154/20
155/11 176/13 182/19
performing [8] 65/1 65/5 123/14 123/14 165/3
191/3 191/12 191/14
perhaps [3] 7/20 131/4 177/2
period [21] 13/4 14/23 18/19 18/21 18/23
18/24 45/12 47/15 48/2 48/3 59/9 80/7
87/10 93/18 107/16 136/2 136/21 137/3 140/4
151/6 199/22
periodic [2] 49/5 95/17
periodically [3] 94/19 94/22 95/23
periods [3] 140/14 140/24 187/17
perpetuated [1] 78/1
person [5] 23/16 101/14 168/4 206/17 232/6
person's [1] 26/4
personal [6] 11/16 12/8 118/7 131/5 171/3
171/3
personally [5] 9/16 67/20 100/14 125/13
172/21
persons [7] 65/1 65/5 86/15 101/7 132/24
173/2 198/4
perspective [1] 23/19
pertaining [4] 81/6 89/10 89/12 125/18

p	143/6 143/8 186/5 186/6 192/14 192/16 192/17 192/24 194/13 196/16 196/19 196/24 197/2 197/13 197/18 197/19 197/21 197/22 198/3 198/4 199/10 209/16 209/17 209/21 209/23 210/8 210/11 210/13 210/18 210/22 210/23 210/24 212/4 212/17 213/23 214/24 policy -- [1] 210/13 policy's [3] 24/16 135/20 142/21 policyholder [17] 15/15 22/22 23/24 24/16 29/1 54/20 133/18 169/8 172/18 172/22 173/1 173/11 173/19 173/22 189/16 189/20 214/10 policyholder's [3] 23/4 190/8 190/17 policyholders [19] 15/24 47/10 47/14 47/19 48/6 48/20 49/2 50/13 51/5 51/13 52/5 52/16 52/18 52/23 53/4 100/7 112/10 112/15 144/16 popped [1] 121/7 popularity [1] 22/8 portion [15] 32/12 32/16 33/17 34/3 34/15 34/20 34/22 35/1 35/18 35/19 35/24 96/10 136/6 228/21 229/3 portions [5] 31/22 151/11 210/24 223/22 223/23 portrayed [1] 132/10 position [1] 42/8 possibility [5] 153/23 154/1 165/22 165/23 166/1 possible [10] 10/24 36/14 55/5 171/1 191/8 191/9 191/16 193/7 193/21 199/17 possible -- [1] 55/5 potential [13] 86/17 86/23 104/16 135/9 139/1 139/9 139/12 139/21 139/24 140/11 140/21 141/9 166/3 potentially [5] 52/10 63/6 63/7 117/13 199/10 practice [15] 47/9 47/13 49/4 50/9 63/16 64/1 64/23 65/3 65/6 118/19 118/20 130/2 159/10 164/6 173/14 pre [1] 55/24 precise [1] 104/13 precisely [2] 87/1 127/24 preliminary [1] 146/24 prelude [1] 182/12 preparation [1] 72/21 prepare [8] 28/21 29/2 72/20 77/20 78/5 78/7 96/23 120/19 prepared [10] 8/13 10/8 77/11 78/12 78/14 79/3 79/15 79/20 105/14 207/15 preparing [2] 76/5 80/1 presence [1] 82/18 present [12] 2/14 29/23 30/17 30/21 82/21 102/21 104/17 105/17 107/16 108/14 109/14 198/14 presented [2] 103/21 105/22 presenting [1] 30/11 preserve [8] 60/1 61/5 98/3 163/16 163/24 178/22 179/6 179/21 preserved [4] 60/14 60/22 179/15 180/1 preserving [3] 63/18 64/3 188/10 press [1] 54/24 press -- [1] 54/24 presume [1] 37/21 pretty [9] 40/15 51/7 135/21 139/8 141/13 143/24 159/22 214/6 215/16 previous [4] 103/15 192/11 195/23 196/7 previously [3] 43/2 50/7 189/7 price [1] 205/22 primary [1] 43/19 principally [1] 132/2 principals [1] 168/9 print [12] 53/7 53/16 53/24 54/2 55/21 96/1 96/6 96/9 97/7 97/18 98/2 98/5 printed [3] 53/9 54/14 55/15	prior [70] 7/19 39/20 43/4 45/5 47/5 48/22 50/2 51/2 52/23 57/8 57/12 57/13 58/7 58/8 58/12 58/21 66/20 67/3 75/19 77/14 80/21 81/1 81/24 82/23 83/3 83/22 84/23 89/21 103/10 103/16 105/15 108/4 108/7 110/4 110/11 111/12 111/21 115/7 115/9 120/6 120/10 120/11 127/22 132/18 136/11 137/10 137 142/19 144/8 144/11 144/18 145/20 146/ 146/23 147/17 149/16 150/8 151/14 156/1 156/2 163/12 163/24 167/6 167/7 168/6 171/23 184/3 186/14 187/22 192/24 private [3] 102/19 185/5 185/7 privately [1] 224/8 privilege [18] 3/9 6/14 6/15 6/18 6/24 7/13 7/24 8/2 8/10 8/21 9/1 10/1 10/3 10/8 10/14 10/21 10/24 11/2 privileged [6] 8/17 8/18 8/19 11/4 88/8 88/10 probably [15] 19/1 19/10 23/8 38/19 41/10 44/9 44/10 76/9 80/19 89/4 93/7 117/15 121/11 128/14 193/2 problem [7] 5/4 5/5 33/19 34/17 34/23 35/11 36/2 problems [1] 35/21 procedural [3] 4/15 6/12 7/23 procedure [8] 1/14 113/23 114/4 114/7 172/17 172/20 172/21 233/10 procedures [2] 75/4 130/3 proceeding [3] 5/12 125/24 175/16 proceedings [12] 5/7 5/16 6/4 6/6 19/2 19/4 66/20 66/21 84/9 87/3 128/23 151/14 process [10] 28/10 52/8 91/3 91/9 91/15 91/17 94/3 132/8 132/15 141/6 processing [1] 29/12 produce [1] 204/22 produced [5] 88/20 175/15 200/5 226/24 227/12 product [4] 22/4 88/9 88/11 97/7 production [1] 199/23 Professional [2] 1/24 233/19 program [9] 12/21 13/8 13/9 21/18 115/2 115/5 121/12 133/1 133/4 progress [5] 9/3 11/2 88/22 228/9 230/7 promoted [4] 26/18 26/21 44/1 45/6 promotion [4] 26/20 42/13 42/20 43/18 promptly [3] 74/11 169/5 190/1 properly [1] 53/3 property [1] 184/14 proposal [4] 29/24 30/11 101/23 105/6 propose [1] 109/8 proposed [2] 102/7 109/9 prospect [1] 134/20 prospective [1] 162/8 provide [12] 55/2 112/8 112/13 115/15 126/23 144/24 167/6 167/8 167/12 167/14 177/13 206/16 provided [17] 6/15 7/18 8/21 15/5 49/22 112/17 114/19 114/24 116/8 116/19 121/4 121/23 122/4 130/7 132/23 165/19 165/21 providers [1] 168/24 provides [1] 24/4 providing [2] 115/18 177/9 provision [1] 139/2 PS [1] 172/7 psychiatric [1] 152/20 psychiatrists [1] 176/24 psychologist [5] 176/22 200/9 201/6 202/6 203/23 psychologists [3] 176/23 200/21 204/6 public [3] 1/12 22/5 232/4 pull [1] 200/16 punch [2] 107/17 173/5 purchase [1] 22/7
----------	---	---

P	<p> 148/7 149/23 150/4 150/10 150/11 150/18 150/20 151/2 151/3 151/4 151/5 151/8 151/10 151/13 151/15 151/16 151/19 151/24 152/10 153/12 153/24 154/2 154/2 154/8 158/17 158/18 158/19 159/3 162/21 163/1 167/4 168/13 170/14 171/5 186/2 186/3 189/9 193/11 193/17 194/12 194/16 194/18 195/1 195/6 196/19 196/23 197/2 197/13 197/21 197/22 198/12 198/19 199/12 209/15 209/17 210/11 210/13 210/13 212/3 212/17 214/24 215/7 215/10 215/11 215/14 216/11 216/13 217/16 224/19 228/22 231/5 233/11 233/11 reading [9] 150/19 152/4 153/7 164/16 197/24 206/23 210/18 213/6 225/3 reads [1] 170/21 ready [3] 9/7 11/10 233/9 realization [1] 70/1 realized [1] 168/20 really [32] 22/18 25/18 26/8 51/16 52/8 56/17 57/23 68/14 80/16 82/14 87/1 92/21 95/2 97/3 116/24 118/15 119/17 124/13 127/19 153/16 159/20 161/7 162/10 164/3 165/16 167/21 169/7 175/21 177/16 182/12 221/1 226/1 reason [11] 5/17 6/3 9/1 31/5 58/6 58/22 93/12 157/15 157/16 175/14 202/10 reasons [2] 29/17 222/2 recall [231] 14/18 15/4 15/7 15/21 16/10 16/11 18/5 19/7 19/10 19/12 19/15 19/17 19/23 20/24 21/4 21/7 21/10 22/11 22/17 28/3 28/17 28/23 30/1 30/18 30/24 31/2 32/24 33/8 33/12 34/21 35/2 35/4 35/7 35/8 35/9 35/17 35/23 36/9 36/11 36/13 36/17 36/20 36/22 37/4 37/14 37/16 37/18 37/19 38/14 38/16 40/20 44/15 45/4 45/7 45/18 46/23 48/4 50/3 50/16 50/22 53/5 57/1 57/21 57/23 59/4 59/11 59/12 59/13 59/15 59/16 60/3 60/16 62/11 62/12 67/2 68/8 68/16 70/5 70/7 70/23 71/1 71/17 72/4 72/12 72/18 73/3 73/15 73/20 75/6 78/3 78/5 78/7 78/11 79/12 79/14 80/18 80/24 81/5 82/13 82/17 82/19 83/21 84/6 85/8 85/21 86/3 86/9 86/14 86/20 87/1 87/17 89/2 89/9 89/16 89/20 89/24 90/2 90/9 90/23 93/8 95/8 97/3 98/17 99/3 100/13 101/4 101/5 101/10 104/13 106/18 108/1 108/9 108/11 109/12 109/21 111/14 111/20 112/4 112/18 113/12 115/13 115/18 115/23 116/17 116/24 117/17 118/6 118/9 121/6 121/14 121/20 122/11 122/15 125/2 125/22 126/1 126/4 126/9 127/6 131/3 133/9 134/6 134/10 135/16 138/15 141/1 141/20 145/9 146/12 147/14 149/19 150/19 153/7 154/21 158/5 159/20 162/4 162/5 162/12 163/14 165/5 165/8 165/16 167/11 167/18 167/19 168/2 168/6 170/11 170/14 172/4 172/9 173/3 175/20 177/22 182/14 183/3 183/22 184/7 185/12 187/14 188/5 188/11 197/17 197/18 197/24 198/2 199/15 199/24 200/4 200/6 202/19 203/11 203/16 203/19 204/13 208/7 214/21 219/23 220/17 221/13 221/20 221/24 222/3 223/10 224/2 224/4 224/22 225/1 225/24 227/24 recall whether [1] 45/7 receipt [5] 126/12 129/2 146/17 151/20 233/11 receive [14] 7/17 12/13 12/18 12/24 89/6 90/15 91/6 91/7 130/16 165/7 173/6 195/2 202/17 228/5 received [51] 10/13 10/14 12/19 19/11 22/4 22/20 22/24 23/7 27/2 43/18 94/20 95/15 95/18 111/15 116/18 126/19 127/3 127/9 127/12 128/12 128/15 129/17 129/17 130/1 </p>	<p> 146/8 147/4 147/16 158/13 158/14 158/20 158/21 159/5 159/6 160/4 161/15 161/19 161/20 164/13 174/4 183/23 186/4 188/2 188/24 189/5 190/9 190/19 195/21 196/14 202/11 202/15 221/4 receiving [13] 19/12 23/10 89/16 90/23 95/8 101/4 122/11 149/24 153/5 165/2 208/21 210/15 221/10 recent [4] 82/11 83/13 83/14 162/22 recently [4] 27/6 37/8 38/23 82/7 recess [6] 43/9 69/4 92/8 131/11 180/19 228/13 recipient [1] 8/5 recited [1] 8/16 recognizing [1] 192/9 recollection [55] 17/18 20/16 29/9 33/11 54/22 55/18 57/13 58/19 66/18 68/2 71/14 71/22 72/15 75/17 77/22 78/11 79/3 81/2 81/14 81/20 95/13 102/3 102/9 103/8 104/15 105/11 106/2 106/10 107/12 108/6 109/11 109/18 109/19 111/5 112/16 113/5 113/18 116/9 117/15 119/9 125/17 127/15 132/20 135/20 136/3 137/5 137/19 138/8 146/4 150/2 171/11 171/24 193/2 204/6 206/6 reconvene [1] 88/21 record [47] 10/3 12/1 31/16 43/7 43/11 54/11 61/24 62/1 62/5 69/2 69/5 78/18 78/20 78/21 92/6 92/10 114/9 114/11 131/9 131/12 138/19 157/6 157/8 159/22 159/24 160/20 178/22 179/1 179/5 179/20 180/3 180/5 180/18 180/20 182/12 201/19 201/20 201/21 206/20 220/22 223/13 223/16 228/11 228/15 228/16 230/8 232/10 recorded [6] 31/10 31/17 179/2 224/10 224/12 228/22 recording [3] 31/19 159/5 178/15 records [21] 126/6 126/19 127/8 127/11 153/4 156/9 156/13 156/15 156/19 157/22 160/18 164/21 183/21 199/23 200/5 201/10 204/8 204/11 204/12 204/15 204/23 reduced [2] 109/4 232/9 reduction [1] 105/15 refer [3] 77/23 132/1 221/9 reference [10] 51/19 51/21 51/23 99/21 118/23 169/21 178/15 195/10 224/17 224/18 referenced [2] 192/10 195/22 references [3] 127/19 136/17 202/4 referencing [1] 50/19 referral [2] 206/15 206/18 referred [1] 117/12 referring [6] 35/2 75/15 92/18 166/16 201/8 203/9 refers [1] 185/14 reflect [2] 39/23 60/19 reflected [2] 208/9 220/9 reflecting [2] 181/20 195/3 reflection [2] 182/21 182/22 reflects [3] 40/9 65/21 226/3 refreshes [1] 15/20 refuses [1] 6/11 regard [10] 9/24 10/7 10/23 40/24 97/5 102/24 103/6 134/13 135/5 136/20 regarding [13] 5/11 70/7 98/10 98/15 98/24 99/7 99/13 101/7 101/14 129/18 139/10 139/21 194/13 regardless [2] 11/10 198/18 regards [2] 9/19 85/22 registered [3] 1/24 196/9 233/19 regular [1] 181/10 reimburse [2] 106/16 203/12 reimbursement [3] 106/8 106/21 205/16 Reinsurance [2] 71/24 77/4 </p>
Q	<p> qualifies [1] 122/15 quarter [1] 94/24 question [135] 14/14 14/17 16/19 17/2 17/4 17/6 20/13 22/2 23/17 25/24 25/24 29/16 30/8 31/3 32/13 34/1 34/4 34/16 34/19 35/6 35/16 36/5 36/16 41/23 42/9 42/14 45/23 46/16 47/11 48/11 48/12 48/15 50/8 50/8 51/15 52/20 53/14 56/17 57/6 58/10 59/21 60/11 61/1 63/21 63/24 65/2 65/17 66/5 70/20 73/11 74/16 76/3 79/18 81/18 83/2 83/17 84/3 85/17 86/19 88/6 88/13 89/14 90/14 91/13 91/14 92/4 96/3 98/13 100/5 101/19 103/4 104/1 105/20 106/15 107/4 107/19 109/5 109/5 110/9 112/11 122/2 128/16 128/17 129/15 134/15 134/18 135/6 136/1 138/18 139/4 140/17 141/7 144/17 145/3 145/3 150/17 165/13 166/5 167/23 169/8 171/20 171/20 173/15 173/17 176/2 179/9 182/11 183/11 183/20 184/15 188/8 189/19 190/11 190/23 191/11 191/21 194/6 196/11 197/19 199/14 199/18 199/19 201/4 203/15 206/12 207/14 210/9 210/9 211/18 211/22 212/6 212/21 219/16 228/20 229/10 question is [1] 17/2 question's [1] 34/12 questioning [3] 171/2 222/24 226/4 questions [16] 56/12 81/24 101/9 134/22 141/7 167/13 167/22 168/11 209/11 210/1 210/24 212/10 212/24 223/1 228/8 229/20 quick [4] 68/15 191/7 191/8 191/9 quickly [4] 10/24 193/7 193/21 199/17 quite [8] 21/24 39/12 57/20 73/24 80/17 151/13 170/24 200/4 quo [2] 132/22 196/18 quoting [1] 228/21 </p>	
R	<p> raised [3] 85/19 196/2 196/13 range [8] 21/5 21/6 21/7 21/12 43/16 43/23 150/24 170/9 rate [6] 104/20 200/23 201/7 203/12 204/18 205/16 rates [2] 104/17 107/15 rather [2] 36/3 226/21 RE [1] 233/6 reach [1] 162/2 reached [2] 105/24 122/19 read [84] 23/3 23/6 60/10 63/22 97/23 107/5 135/17 139/16 140/18 144/4 144/9 </p>	

R		
reject [1] 9/13	require [1] 8/2	right [108] 14/7 16/18 16/24 17/14 17/17
relate [1] 148/9	required [4] 19/20 53/8 106/16 193/20	32/5 32/23 39/21 40/2 40/18 43/20 44/5
relating [9] 90/8 90/17 92/18 121/24 122/5	requirements [1] 10/23	49/18 57/8 61/16 68/19 69/14 69/21 69/24
125/4 125/12 148/16 155/2	requires [1] 193/8	75/16 76/7 77/21 78/17 84/24 91/11 94/2
relation [2] 109/13 119/11	research [3] 113/14 124/20 165/18	97/24 102/21 104/23 105/19 111/13 111/19
relationship [1] 149/12	reservation [13] 208/6 208/22 209/4 209/7	112/2 120/4 123/16 124/22 125/1 126/21
relationships [1] 171/4	209/9 209/10 209/19 210/11 210/17 211/3	127/14 135/24 143/14 146/15 149/6 152/1
relative [8] 15/11 85/15 85/18 89/7 111/17	211/24 212/19 213/2	156/20 157/2 158/2 158/7 160/1 160/21
189/17 232/11 232/12	reserve [2] 191/9 210/7	161/10 161/11 161/19 162/15 163/12 164/8
relatively [2] 74/4 74/20	reserving [2] 209/22 210/22	164/13 166/9 166/19 169/14 169/18 171/17
relayed [1] 138/15	residence [3] 11/14 184/18 185/4	174/5 174/16 175/2 178/20 180/8 181/4 184/9
release [1] 225/16	residual [14] 136/2 136/4 136/8 136/17	184/21 185/10 186/10 186/15 186/22 186/24
relevant [9] 134/17 134/19 135/2 135/8	136/21 137/3 137/7 137/17 137/20 139/10	187/5 188/4 188/7 188/18 188/22 189/14
135/12 135/13 139/2 139/11 139/23	139/22 140/14 140/24 141/11	190/9 190/18 191/18 192/12 194/7 194/10
relevant -- [1] 134/17	residual disability [1] 140/14	195/12 195/16 195/19 198/5 202/3 202/7
rely [1] 176/6	resolution [1] 111/10	204/10 205/13 206/17 206/17 207/6 207/21
remained [2] 42/16 42/18	resolve [1] 28/13	208/2 214/3 216/1 217/9 217/19 220/20
remember [53] 14/16 15/24 16/3 16/4 28/19	resolved [1] 103/21	222/11 225/20 227/10
33/15 34/8 36/7 37/11 38/4 38/18 50/5	resolving [1] 28/7	right-hand [1] 55/1
57/15 67/7 67/9 67/17 67/23 68/12 70/9	resource [1] 206/18	rights [20] 24/16 25/14 26/2 208/6 208/22
78/14 79/8 80/5 80/7 83/11 86/10 90/20 91/1	resources [1] 206/15	209/5 209/7 209/9 209/10 209/19 209/21
95/3 99/17 101/12 108/16 109/23 112/22 113/1	respond [4] 9/10 74/10 88/13 226/12	209/23 210/8 210/11 210/17 210/22 211/3
115/24 116/11 117/20 118/15 120/12 122/21	responded [2] 36/12 193/23	211/24 212/19 213/3
146/21 152/7 152/11 154/10 168/12 172/12	responding [1] 189/6	RITCHIEY [1] 2/9
182/3 182/24 184/22 200/14 200/15 208/14	response [6] 36/5 61/13 73/17 186/10 225/8	Roberson [2] 76/13 141/24
226/2	225/11	ROBERT [9] 1/11 3/4 4/7 130/5 130/20 231/4
remember -- [1] 80/5	responses [1] 36/20	232/7 233/8 233/8
remembering [1] 151/22	responsibilities [4] 44/2 80/17 119/22 120/13	ROBERTS [47] 2/11 3/4 4/11 7/9 10/13 11/7
removed [1] 193/10	responsibility [26] 41/16 41/18 43/19 44/4	11/8 11/13 31/21 33/23 35/15 43/12 55/13
rendering [1] 176/9	44/8 44/13 44/21 50/1 57/4 58/17 59/8	63/10 69/7 71/11 78/23 87/22 88/18 92/11
repeat [63] 20/13 22/2 23/17 32/13 34/1	119/24 120/11 123/2 146/18 149/18 149/24	95/1 100/4 114/12 117/19 131/14 131/18 138/3
34/19 35/16 35/22 36/16 42/9 42/14 45/23	150/13 150/17 150/23 153/5 153/11 154/18	142/10 150/7 157/9 179/20 180/11 180/22
46/16 47/11 48/11 52/20 53/14 57/6 58/10	155/12 155/14 155/19	182/10 197/11 201/23 202/17 205/10 211/16
59/21 61/1 63/21 65/2 65/17 66/5 70/20	responsible [17] 19/8 21/14 21/20 42/2 42/3	214/17 218/12 220/23 222/11 223/18 224/16
73/11 76/3 79/18 81/18 83/2 83/17 84/3	42/23 43/16 43/23 44/3 57/7 80/13 113/8	227/10 233/22
85/17 86/19 90/14 91/14 96/3 98/13 99/9	119/18 151/7 173/10 198/5 207/4	Roberts' [3] 9/13 9/23 10/9
100/5 103/4 104/1 107/4 112/11 114/2 123/17	responsive [3] 79/21 191/11 213/9	role [1] 42/11
144/17 147/20 165/13 173/17 176/2 179/9	results [2] 162/22 164/24	room [7] 4/19 4/23 5/2 5/4 37/15 80/13
183/11 184/15 189/19 190/11 201/4 203/15	retained [2] 173/22 179/13	80/18
206/12 207/14 211/18 219/16	retention [2] 157/13 159/15	routinely [2] 182/15 220/13
repeatedly [3] 33/4 178/2 212/14	retire [1] 57/23	Roy [5] 1/12 1/23 232/4 232/17 233/19
report [23] 27/5 27/7 28/21 28/23 29/3	retrieve [1] 113/21	rubber [1] 131/23
29/4 147/18 149/16 149/19 150/10 153/7	return [4] 70/10 73/18 74/19 169/23	ruined [2] 171/1 171/4
161/11 161/15 163/22 164/11 174/3 174/4	returned [1] 231/3	rule [2] 1/13 8/22
174/6 178/10 181/14 185/15 185/15 186/21	returning [2] 37/14 144/8	rules [3] 1/13 8/1 233/10
reported [9] 14/18 14/19 14/20 14/23 15/1	returns [1] 180/4	run [1] 25/13
27/16 28/1 76/22 76/23	revelation [61] 39/21 67/12 68/1 68/4 69/24	running [1] 87/23
reporter [8] 1/23 1/24 4/5 4/20 5/20 11/15	74/15 75/10 75/21 76/1 76/12 77/1 77/5	S
30/23 233/19	77/20 77/21 77/23 78/9 79/5 79/17 80/3	Safe [3] 161/23 161/24 164/21
reporter's [1] 4/18	80/4 80/10 80/21 80/23 81/4 81/6 81/7 81/12	said [49] 5/4 6/1 8/17 8/17 8/19 16/15 17/11
reporting [3] 1/15 176/19 232/6	82/4 82/14 82/17 82/20 82/24 83/4 83/10	22/16 22/24 26/7 30/22 30/24 30/24 36/11
reports [7] 149/5 149/23 150/18 167/7 187/8	83/16 83/20 84/2 84/5 89/8 89/11 92/19	36/12 36/19 36/19 38/23 42/7 56/3 77/16
187/10 212/1	98/11 98/16 99/1 99/8 99/14 99/19 99/22	78/5 79/8 82/2 102/23 102/23 103/5 103/12
represent [1] 173/11	100/8 100/19 101/2 102/11 103/1 103/7 105/9	108/12 125/7 136/6 137/20 143/3 144/12
representation [3] 29/10 173/4 173/8	105/19 105/23 108/20 109/10 109/17 197/15	144/20 145/5 152/2 158/14 161/1 168/7
representative [1] 187/16	review [26] 7/21 33/17 34/15 34/20 35/10	173/15 180/11 197/8 215/4 216/8 225/23
representatives [1] 168/23	111/24 113/24 114/5 115/19 146/9 146/24	228/1 231/6 232/9
represented [1] 54/11	147/18 149/16 153/3 171/9 177/10 181/8	same [19] 42/17 42/18 47/19 49/24 50/13
reproduction [2] 201/10 204/8	191/15 191/17 192/14 192/17 192/23 200/22	51/7 56/5 71/8 71/12 96/22 119/13 145/19
reps [1] 113/8	206/20 215/18 217/22	146/1 156/11 156/17 156/24 202/5 206/24
request [23] 10/9 87/20 111/23 147/2 156/9	reviewed [25] 31/13 31/22 32/12 32/15 33/16	211/5
156/10 156/16 156/19 157/1 157/18 176/12	34/2 35/2 35/18 35/19 35/24 98/9 98/14	sample [2] 55/19 187/16
179/21 181/20 187/11 193/14 200/3 200/10	120/18 146/22 155/12 155/15 155/24 157/20	San [1] 122/23
200/13 200/17 203/6 204/4 204/22 206/15	186/14 192/16 213/4 213/23 214/23 223/22	sat [1] 5/1
requested [11] 5/18 143/9 170/2 178/23	223/24	satisfaction [1] 49/23
203/3 206/4 208/5 217/7 217/14 218/14	reviewing [2] 76/5 162/14	Saturday [1] 163/1
221/3	reviews [1] 185/1	save [12] 5/21 5/23 93/2 96/15 96/18 96/19
requesting [9] 32/23 55/10 201/2 201/7	RFM [1] 186/10	97/11 97/17 97/20 97/23 98/1 98/6
203/1 203/11 203/16 203/20 205/15	rid [2] 93/14 93/21	saved [1] 93/7
requests [4] 6/18 10/10 124/16 124/17	rider [5] 140/13 140/23 141/11 142/24 195/4	saving [1] 9/19
	riders [6] 70/8 112/24 113/2 113/11 142/23	saw [9] 34/21 34/22 126/22 149/19 162/17
	195/11	

S		
saw... [4] 194/3 207/21 207/22 224/1	sends [1] 193/10	since [15] 4/15 9/4 13/13 13/15 15/1 41/7
say [59] 16/19 24/9 25/7 26/9 30/13 30/20	sense [5] 28/14 29/13 44/19 74/2 74/5	41/9 42/15 42/19 42/24 85/10 91/1 123/6
41/2 41/4 41/20 43/21 48/24 58/14 63/1	sensitivity [1] 185/7	127/20 228/20
66/10 68/14 69/16 77/16 92/20 100/23	sent [37] 49/7 51/4 51/12 51/22 52/15 52/21	Sincerely [1] 233/16
103/13 105/20 120/5 122/2 129/9 130/18	53/3 53/9 54/7 54/9 65/9 75/14 75/19 76/2	single [6] 55/15 126/15 129/24 143/6 154/4
134/15 135/6 136/23 137/12 137/16 139/14	90/24 94/20 112/1 112/24 130/14 130/23	210/23
140/17 145/22 151/23 151/24 158/17 161/24	143/13 143/23 144/1 145/18 145/24 147/15	single-most [1] 24/10
165/23 166/5 172/24 173/20 175/6 176/16	156/11 157/13 158/4 168/18 170/1 186/10	singular [1] 86/6
179/11 190/21 191/2 194/17 197/5 197/16	188/2 208/13 213/4 226/15 226/20	sipping [1] 76/11
204/17 205/15 205/17 205/19 211/19 217/24	sentence [11] 170/18 178/13 185/24 194/18	sir [14] 25/24 33/23 55/13 77/1 148/6
218/12 222/19 223/22 225/17	195/19 211/10 217/5 217/11 220/18 220/24	149/13 156/5 164/11 196/19 201/11 219/15
saying [15] 22/12 39/1 61/16 62/24 119/8	221/2	222/18 224/6 227/21
126/13 136/19 168/3 172/12 176/15 178/5	separate [3] 53/18 53/19 195/2	sir -- [1] 224/6
194/21 197/12 218/3 221/8	sequence [1] 17/16	sit [9] 19/23 52/12 58/4 78/13 79/13 85/21
saying that [1] 221/8	series [1] 113/19	90/19 101/8 203/19
says [39] 54/18 132/7 137/1 144/2 144/6	service [1] 12/1	sitting [18] 35/17 35/23 36/21 36/22 46/17
158/9 164/18 166/14 168/20 169/20 170/4	services [9] 9/12 13/21 152/24 166/11 203/2	79/6 79/15 80/12 81/13 81/19 92/14 92/17
172/7 174/22 175/3 179/10 186/1 186/20	203/9 204/3 206/14 228/3	101/12 110/17 146/12 168/10 192/19 197/14
188/18 188/20 188/22 188/24 189/15 190/5	services -- [1] 203/9	situation [18] 28/13 62/12 73/16 75/18 79/11
190/13 193/13 199/7 200/8 201/15 203/2	sets [1] 75/24	97/10 127/21 127/23 136/4 147/13 159/13
208/24 212/15 213/23 214/12 214/17 215/12	settlement [11] 29/23 30/11 30/17 30/22	164/2 166/24 196/6 212/23 214/23 219/4
216/8 217/6 220/6 225/15	37/10 101/23 102/5 102/7 105/5 108/3 108/14	219/11
says -- [1] 188/20	seven [4] 76/19 187/22 210/16 229/4	situations [2] 120/17 133/7
scene [1] 4/17	several [28] 32/20 33/3 35/14 39/4 40/18	six [6] 7/11 142/21 153/4 154/9 178/3 229/4
schedule [2] 142/22 204/15	87/7 101/16 116/19 121/7 125/3 125/11 126/18	small [2] 44/10 228/21
scheduled [3] 65/8 186/1 186/8	127/1 152/9 153/21 153/21 168/7 170/23	so [127] 5/20 5/21 6/3 23/1 25/6 27/6 29/12
schedules [1] 153/18	171/12 171/15 171/16 171/22 171/23 177/8	34/13 38/1 42/19 43/4 46/9 46/15 50/18 51/3
school [2] 13/8 13/9	177/18 198/23 221/24 222/1	51/11 51/16 52/2 52/8 53/8 53/10 53/12
scope [3] 57/15 120/12 210/12	several -- [1] 171/22	53/13 54/17 55/5 56/17 57/11 57/23 60/20
screwing [1] 216/12	severe [6] 175/19 176/1 176/5 177/1 177/16	61/13 62/18 66/24 67/6 68/17 68/22 70/18
scribble [1] 65/7	187/21	75/9 75/20 81/13 82/16 83/12 84/24 88/19
se [1] 68/15	share [6] 167/9 172/23 173/1 183/9 183/13	93/20 93/23 99/22 103/18 104/1 104/8
second [24] 5/9 6/12 14/15 31/18 82/21	184/4	104/20 105/17 105/21 109/16 110/1 110/18
118/22 143/9 148/3 148/9 156/12 160/20	shared [4] 9/14 77/3 77/4 184/16	110/20 113/8 113/15 113/20 114/12 115/20
162/18 164/11 166/14 168/20 170/4 172/6	Sharon [6] 1/12 1/23 132/14 232/4 232/17	116/1 119/5 119/23 126/17 127/12 130/5
185/14 191/10 195/1 199/7 205/1 223/14	233/19	131/24 133/23 138/19 139/16 140/8 140/10
224/18	she [17] 90/4 90/5 90/5 124/19 152/13	140/19 142/7 142/9 142/15 143/2 150/14
secret [3] 176/13 176/15 176/17	152/19 166/16 183/5 183/7 183/17 203/11	151/18 152/1 153/23 156/17 159/22 160/5
section [4] 161/14 162/18 174/16 178/13	203/16 203/19 204/3 204/7 204/14 204/16	160/18 163/11 163/14 164/6 166/12 167/12
secure [1] 156/13	she's [7] 124/8 149/9 152/14 152/17 203/1	167/15 173/6 175/6 177/14 179/7 181/6 181/10
Security [4] 140/13 140/23 141/10 142/24	205/15 205/22	181/12 183/18 184/2 184/20 185/10 189/18
see [29] 1/20 32/18 34/3 34/6 46/14 55/16	sheet [10] 11/8 96/5 97/4 132/6 132/11	190/4 190/12 192/14 193/8 193/19 197/5
93/12 98/23 128/22 140/6 147/1 154/22	132/13 152/23 213/12 231/1 233/12	198/13 199/9 202/5 206/5 206/16 207/16
170/19 172/14 172/16 178/20 181/24 190/22	sheets [1] 96/23	207/24 210/4 210/6 215/22 217/3 217/18
196/3 196/16 198/10 200/11 202/20 202/24	Shelton [9] 56/22 57/3 57/17 57/20 76/14	219/8 221/18 225/17 228/4 229/6
204/19 206/4 212/16 213/5 222/18	112/1 137/6 141/24 172/2	So -- [1] 68/22
see -- [1] 140/6	shit [1] 225/7	Social [4] 140/13 140/22 141/10 142/24
seeing [4] 98/17 99/3 153/7 204/16	shop [5] 39/6 46/17 74/22 103/17 110/18	software [1] 21/18
seek [5] 67/5 106/20 140/6 173/2 222/4	short [2] 119/4 119/7	sold [1] 21/24
seeking [3] 6/14 106/7 156/13	Shorthand [1] 1/23	solely [1] 107/22
seem [2] 151/22 204/21	shortly [3] 28/19 39/18 67/11	some [77] 8/17 8/19 13/8 29/23 30/11 34/11
seem -- [1] 204/21	should [10] 53/3 106/13 130/13 144/15	35/18 37/1 37/22 38/22 39/12 39/23 42/12
seemed [2] 29/12 44/19	180/23 189/1 193/16 195/2 196/15 227/15	44/4 45/17 46/10 49/12 50/5 51/20 57/4
seems [5] 21/5 40/15 87/13 163/9 204/21	show [8] 33/21 54/5 121/4 125/16 174/8	57/20 57/22 62/2 62/16 64/10 70/9 73/24
seen [13] 31/14 50/20 77/15 99/5 99/10	175/17 175/23 182/8	74/23 75/4 80/19 86/8 91/20 93/24 94/16
99/15 99/16 150/11 151/13 152/10 175/8	shows [3] 46/15 174/24 184/1	95/5 96/23 96/24 96/24 97/1 106/19 108/7
175/10 194/5	sickness [1] 23/15	108/12 111/9 111/16 113/3 113/16 115/12 117/4
select [1] 55/21	sides [1] 29/11	119/23 123/10 126/22 127/10 135/10 146/14
selected [2] 44/12 44/13	sign [7] 32/23 144/8 199/11 225/16 226/6	150/20 151/8 151/10 151/13 153/22 155/16
self [1] 135/21	233/11 233/11	157/20 167/22 184/19 184/23 186/9 189/2
self -- [1] 135/21	signature [5] 143/12 143/20 168/17 231/22	189/7 197/24 200/4 202/10 207/16 209/11
self-explanatory [1] 135/21	233/9	209/18 218/24 219/9 219/20 223/10
semi-annually [1] 95/3	signed [5] 168/16 199/8 202/22 231/3 233/12	somebody [4] 39/3 56/24 99/22 211/23
seminar [1] 121/14	significance [1] 25/21	somehow [2] 21/19 42/12
send [18] 49/20 50/12 51/23 52/19 89/6	significant [1] 74/20	someone [31] 17/7 27/6 29/5 59/19 59/23
90/4 90/5 90/7 90/11 90/12 90/15 121/18	SIGNING [1] 231/23	60/12 60/21 61/3 61/18 62/19 63/3 63/11
130/19 156/17 172/7 183/19 183/21 225/15	Silver [1] 164/23	66/16 120/22 120/24 130/15 130/22 131/5
sending [14] 49/4 50/4 50/10 52/24 54/19	similar [4] 20/2 50/17 100/14 100/17	153/12 156/13 169/2 172/18 173/6 175/24
89/9 89/16 146/7 146/23 147/17 149/17	simple [7] 34/12 128/17 141/13 142/8 145/4	176/4 194/20 206/16 207/12 219/11 219/12
149/20 150/8 229/17	167/23 191/21	221/15
	simply [4] 88/19 160/20 183/20 185/3	someone's [3] 184/17 184/19 210/15
	simultaneous [1] 20/12	something [41] 23/13 25/16 26/5 27/15 30/2

S		
something... [36] 42/5 58/8 62/14 62/15 64/8 65/11 71/13 74/7 77/15 78/12 93/14 106/22 107/18 120/21 121/17 121/19 162/16 163/18 172/12 182/3 184/10 184/12 185/16 189/17 191/6 194/3 199/24 200/15 205/23 206/21 208/14 209/10 216/9 221/11 221/11 221/22	stamped [10] 126/12 126/15 126/16 130/6 130/16 130/23 131/2 153/1 174/13 202/10	Super [1] 164/20
sometime [9] 19/5 19/6 38/21 54/14 136/11 137/10 155/13 163/24 191/22	stamps [1] 155/3	superior [1] 104/8
sometime -- [1] 19/5	stand [1] 100/1	superiors [3] 27/19 220/4 221/16
Sometimes [1] 165/7	standard [3] 144/3 144/21 173/14	supervisor [31] 14/12 16/13 16/22 16/23 17/3 17/5 17/8 17/10 17/12 17/21 40/19 41/4 41/5 41/6 41/7 41/9 44/22 45/2 45/20 45/24 46/4 110/2 120/2 120/3 120/7 173/9 173/173/21 173/23 208/13
somewhere [8] 21/9 53/15 53/23 74/15 96/13 113/4 137/1 138/6	start [3] 131/22 158/19 185/24	supervisors [3] 17/16 17/19 27/16
soon [5] 74/4 149/24 155/13 155/18 180/15	started [9] 16/23 44/20 45/6 50/4 52/24 66/23 149/20 208/5 211/21	supported [1] 178/4
sorry [5] 87/22 123/4 211/11 217/10 218/1	starting [1] 37/6	supposed [1] 220/9
sought [8] 70/11 157/22 165/11 182/19 208/1 219/13 219/20 220/19	starts [3] 169/17 170/18 198/9	sure [24] 33/1 34/20 40/5 40/9 52/13 58/15 59/22 69/1 77/14 94/18 112/5 126/11 128/6 139/15 139/18 180/16 184/1 184/2 184/10 184/12 184/23 212/16 213/6 215/9
sounds [1] 200/19	state [3] 11/14 133/24 134/1	surprise [1] 73/13
southern [2] 1/1 122/23	stated [3] 75/10 141/2 189/7	surprised [1] 73/10
SPAN [2] 185/15 185/15	statement [8] 9/13 34/22 36/1 36/5 63/13 220/22 225/1 229/11	surveil [3] 178/9 212/14 212/14
speak [22] 37/13 45/20 45/24 46/4 52/14 57/17 58/2 58/5 60/9 62/14 63/6 64/17 67/8 70/3 91/4 100/15 104/24 142/10 162/10 167/16 186/12 226/2	statements [4] 10/12 31/18 187/17 224/23	surveillance [31] 146/10 147/4 147/8 154/19 155/10 155/24 156/1 156/3 156/3 157/2 160/1 162/22 162/24 165/1 165/4 174/20 175/2 175/3 175/23 176/4 176/13 176/15 176/18 176/18 177/4 177/6 177/21 180/6 187/12 188/4 211/24
speaking [8] 33/11 59/15 67/9 83/11 86/15 86/21 89/4 200/8	states [4] 1/1 4/8 133/23 160/22	surveillances [1] 178/3
speaks [3] 33/1 60/7 60/8	stating [1] 137/6	surveilled [4] 177/2 177/18 178/1 178/6
special [1] 11/7	status [3] 132/22 152/15 196/18	suspect [2] 6/3 34/13
Specialists [1] 155/6	stayed [1] 7/10	sustained [1] 23/16
specializes [1] 183/17	staying [1] 192/15	swear [1] 4/5
specializing [1] 148/19	Stenographer [1] 1/12	Sweeney [1] 17/17
specific [29] 22/17 26/9 29/17 33/8 36/24 44/16 46/23 48/23 57/24 59/11 67/2 88/7 91/20 93/8 94/6 95/2 108/8 108/11 109/6 111/14 111/23 112/4 116/12 138/13 145/10 146/5 178/8 185/17 197/17	Stephanie [6] 67/10 69/13 71/21 84/23 140/10 140/20	Swink [2] 56/24 220/8
specifically [46] 7/8 8/2 15/3 20/9 21/10 22/17 30/18 32/24 33/14 38/14 45/4 45/18 50/3 50/22 57/21 59/17 66/11 67/18 70/23 72/12 73/3 79/11 80/1 86/3 87/17 89/10 89/12 90/20 91/1 98/17 104/24 116/11 118/10 126/4 126/9 130/19 150/19 163/1 165/5 167/18 170/8 175/20 184/7 195/9 197/18 198/1	steps [1] 71/18	switch [1] 114/8
specifics [1] 108/16	Steve [1] 172/15	sworn [4] 4/8 15/5 192/23 232/7
speech [1] 212/21	still [17] 6/6 9/4 11/22 16/24 17/1 41/4 41/5 43/12 69/7 78/23 92/11 114/14 127/17 131/15 157/9 195/22 210/1	Syracuse [3] 123/23 123/24 124/2
speeches [1] 197/10	stop [2] 158/2 210/6	system [20] 21/16 21/19 21/21 53/7 53/10 53/23 54/4 54/12 54/23 54/23 87/24 94/19 127/16 145/2 145/2 173/3 192/9 196/9 226/24 227/13
spend [1] 178/6	stopped [1] 211/14	T
spent [2] 204/9 204/12	storage [1] 118/4	tab [21] 147/23 148/3 148/9 149/4 152/22 154/24 156/4 156/7 156/22 157/18 158/1 161/9 164/11 178/10 180/23 183/5 186/19 186/20 186/20 201/14 206/13
Spiegel [48] 28/16 28/18 29/9 29/14 29/24 30/4 30/12 36/11 36/12 36/18 36/23 37/11 38/13 39/3 39/5 39/14 75/11 75/19 76/2 77/6 79/10 79/16 79/21 101/24 102/4 102/14 102/20 103/6 103/9 103/20 104/6 105/3 105/12 105/18 105/22 107/13 107/24 108/5 109/8 109/9 109/24 110/19 111/2 142/20 143/9 213/11 213/12 213/13	straightforward [2] 141/8 141/13	tab -- [1] 158/1
Spiegel's [2] 36/19 37/15	strategies [4] 27/12 27/14 27/22 28/1	table [2] 4/20 5/2
spoke [12] 40/5 56/20 57/3 57/20 66/1 66/11 83/8 83/9 86/6 180/12 186/8 219/6	strategy [1] 28/5	take [32] 5/19 6/6 6/22 24/21 54/21 58/17 61/5 61/20 63/4 68/23 71/18 82/9 85/11 87/7 87/9 91/11 104/15 106/4 111/3 128/20 128/21 131/7 131/24 148/4 150/3 153/11 159/17 180/15 200/2 200/2 208/8 222/23
spoken [6] 5/19 56/18 58/6 84/1 84/4 219/5	Street [6] 1/15 2/4 2/10 130/21 232/6 233/4	taken [10] 1/11 6/21 43/9 45/9 69/4 72/6 74/1 92/8 92/21 131/11 152/8 180/19 228/13 233/8
spot [4] 19/11 19/12 101/1 101/4	strike [5] 32/19 35/21 47/3 134/18 211/22	takes [4] 113/22 114/3 191/18 204/14
spread [3] 96/5 96/23 97/4	strip [1] 88/2	taking [10] 5/3 64/23 65/3 72/16 72/18 88/24 150/13 150/17 150/23 228/3
Springfield [11] 1/15 4/19 7/9 7/10 12/17 27/8 27/9 72/8 110/21 130/21 232/6	struck [1] 122/17	talk [10] 58/22 59/15 110/22 148/8 181/11 182/14 214/1 215/13 216/13 225/5
sr [1] 231/24	structure [4] 24/10 50/17 51/6 56/4	talked [23] 37/1 37/17 37/21 38/10 38/14 46/10 68/8 69/18 71/12 84/7 84/11 84/11 91/2 102/12 105/11 107/14 108/15 119/22 140/4 174/2 174/9 218/16 218/19
stack [1] 205/3	stuff [6] 77/15 79/23 85/10 87/4 92/21 133/14	talking [18] 21/6 37/18 55/4 59/9 59/17 69/10 79/2 99/23 100/17 100/18 115/9 133/15 150/24 166/15 174/14 205/12 211/21 228/24
staff [1] 114/4	subject [7] 88/7 113/24 114/6 134/12 188/20 188/20 208/22	talks [1] 162/19
stamp [9] 129/16 129/19 129/24 148/15 149/6 161/12 186/23 187/3 205/8	subjective [1] 133/5	tantamount [4] 200/17 203/22 205/16 205/19
	submit [2] 124/16 218/14	tape [1] 121/7
	submitted [4] 124/18 229/8 229/12 229/13	tapes [4] 43/6 78/17 114/8 157/5
	subordinates [2] 27/11 27/13	tax [1] 169/23
	Subparagraph [1] 144/2	team [3] 38/11 80/10 95/12
	subpoena [2] 11/19 12/1	
	subsequent [4] 71/15 79/15 79/20 84/21	
	subsequently [3] 14/10 82/3 163/22	
	subsidiary [1] 149/14	
	substance [5] 8/5 86/14 88/14 157/20 159/12	
	substantive [12] 38/1 38/6 38/8 59/18 59/22 60/19 60/20 61/3 61/11 61/12 159/17 164/17	
	substantively [1] 56/8	
	such [10] 65/20 68/7 79/6 79/19 95/18 114/7 115/2 142/8 220/16 232/12	
	sued [1] 16/1	
	suffer [1] 175/24	
	suffered [1] 177/1	
	suffering [2] 175/18 177/16	
	sufficient [1] 218/13	
	suggest [1] 220/12	
	suggested [1] 133/16	
	suggesting [1] 103/19	
	suggestive [1] 133/5	
	suggests [1] 145/12	
	Suite [2] 2/4 233/4	
	summaries [2] 99/5 99/11	
	summarizing [2] 75/18 78/8	
	summary [1] 215/18	

T	49/4 49/5 49/7 52/24 53/9 57/14 60/1 60/4 60/15 60/23 61/5 62/21 63/5 65/23 66/1 70/10 74/6 85/5 89/4 93/19 93/20 94/1 94/18 96/13 96/23 97/11 97/19 97/23 118/23 118/24 119/2 119/10 138/6 140/8 141/14 159/11 162/1 162/11 162/13 163/13 163/23 165/20 165/21 173/12 178/10 180/7 180/8 188/3 188/6 194/5 198/17 210/16 218/20 219/19 220/1 221/18 221/22 222/15 223/10 225/16 229/18 theme [1] 170/16 themselves [2] 113/13 221/18 then [52] 14/5 16/17 17/9 17/11 17/16 38/2 38/21 41/15 42/5 43/17 49/14 53/17 53/19 69/23 70/18 70/21 84/14 85/10 94/4 96/6 98/4 117/22 130/7 130/16 130/23 141/23 143/10 156/22 158/24 159/2 159/8 159/10 160/16 160/19 163/16 163/16 169/18 176/23 178/1 178/21 195/21 205/1 212/18 222/14 224/17 224/17 224/18 225/3 225/12 225/15 225/17 227/5 there [157] 6/3 6/17 8/9 8/20 10/15 10/23 18/4 18/19 18/21 19/24 19/24 20/3 20/7 20/16 21/19 21/21 21/22 25/3 25/3 27/1 28/11 28/12 28/23 29/7 29/8 29/14 29/22 34/13 36/10 38/1 38/4 38/6 44/15 47/6 47/24 49/7 50/18 51/20 52/4 52/9 52/14 54/6 54/17 56/6 56/12 56/24 60/10 60/18 61/23 62/14 62/19 65/13 65/18 65/21 68/12 70/14 71/5 74/14 75/23 77/2 77/8 77/9 77/11 77/12 77/15 79/8 79/14 79/19 80/9 85/2 86/7 86/8 86/22 87/14 90/1 93/14 95/6 99/18 100/6 102/7 102/17 102/23 107/16 111/6 111/20 113/15 113/15 115/10 116/17 123/18 124/1 125/3 125/7 127/7 127/8 127/10 133/8 135/12 135/23 136/1 136/16 136/24 137/6 137/20 138/10 138/19 140/4 140/8 143/22 147/8 147/14 151/12 157/11 157/15 158/2 159/19 159/19 161/21 163/8 163/11 164/17 166/8 172/17 173/4 174/24 175/5 175/7 175/14 176/13 178/14 178/21 181/19 182/2 182/20 182/22 184/10 184/11 184/12 184/23 184/23 184/24 185/8 185/24 188/9 189/1 192/10 198/6 200/1 201/24 206/21 208/17 209/11 219/18 220/7 220/12 223/1 232/5 there's [66] 25/19 26/9 53/10 53/23 56/22 56/23 60/10 64/6 71/1 77/10 77/15 84/24 93/17 93/19 95/9 101/11 111/9 120/16 123/6 123/10 123/15 123/21 125/11 125/17 126/24 133/1 133/5 133/9 133/13 135/15 135/22 137/5 138/12 143/18 151/12 157/12 157/13 157/16 159/15 160/12 166/8 170/18 172/20 173/13 175/4 178/2 181/12 181/14 181/15 181/16 181/17 182/4 182/6 184/12 184/16 184/18 186/21 187/2 187/24 188/9 198/9 205/2 210/24 212/23 220/6 221/18 Therefore [1] 9/22 thereupon [1] 232/8 these [44] 6/4 9/2 11/2 19/1 19/4 22/20 23/10 24/21 33/5 54/22 66/20 66/21 84/8 87/3 87/7 87/9 87/11 87/16 88/24 89/1 89/7 113/6 115/7 115/12 116/6 119/5 146/16 148/14 151/14 153/16 153/21 155/5 164/2 164/15 165/5 165/8 165/10 167/7 168/11 168/13 194/4 213/14 221/13 229/11 they [95] 8/14 20/21 24/11 34/4 34/4 34/17 34/24 50/3 50/6 51/4 51/12 56/8 64/21 70/14 71/18 73/7 73/8 88/8 88/11 89/4 93/19 96/12 106/2 106/4 112/16 112/18 112/20 112/22 112/23 113/12 113/13 113/14 113/20 113/21 113/21 116/18 117/7 117/11 117/12 119/6	121/7 126/12 129/24 130/3 133/2 133/6 137/9 138/4 142/11 142/12 143/3 144/20 148/15 148/16 148/23 148/23 155/2 155/4 162/7 163/9 163/18 163/20 163/21 163/22 164/3 165/3 165/6 165/18 167/3 169/2 170/18 170/21 170/21 173/7 173/7 176/4 176/10 179/4 179/11 179/16 190/3 195/23 196/7 206/10 209/24 209/24 210/2 210/7 223/24 226/23 227/3 227/4 227/18 227/19 229/1 they -- [1] 163/18 they'd [1] 163/20 they're [18] 27/12 64/14 88/10 97/17 118/21 119/3 119/4 175/12 190/3 190/9 190/10 190/18 190/19 209/23 210/1 210/4 210/6 224/3 they've [4] 165/17 190/9 190/19 210/23 thick [6] 123/3 123/5 127/13 127/23 152/3 153/22 thing [10] 25/4 25/4 36/8 47/19 99/15 149/23 158/18 158/19 186/2 206/24 things [24] 22/12 23/18 24/7 24/11 24/18 25/2 25/18 25/23 26/10 33/14 54/22 59/16 95/6 104/18 107/14 108/15 116/15 169/18 170/6 176/20 177/22 183/17 190/1 216/14 think [109] 13/1 15/18 15/18 16/5 18/4 18/14 21/12 24/19 24/20 25/1 26/15 26/15 41/8 42/7 48/12 48/24 49/19 55/24 56/3 56/24 58/22 59/5 60/4 60/6 60/18 65/21 67/3 67/14 69/17 69/18 74/13 79/8 84/7 84/10 93/7 93/17 93/18 94/14 101/3 101/20 102/2 102/5 102/13 107/16 117/6 118/20 119/23 122/23 124/13 124/19 126/23 128/9 128/13 129/7 136/2 136/5 136/16 141/21 142/23 147/7 149/22 150/12 152/3 153/10 153/14 156/8 159/13 160/2 160/3 166/1 170/24 173/13 174/11 176/6 176/8 176/10 177/7 177/19 177/20 183/15 183/16 187/20 190/5 190/7 190/14 190/15 190/21 190/23 191/2 191/14 191/24 196/5 196/14 196/21 199/16 199/19 201/8 205/11 208/22 212/7 214/6 215/4 218/19 218/20 221/18 222/12 222/24 225/23 227/1 thinking [3] 168/13 177/2 187/15 third [19] 2/9 7/23 25/4 147/19 149/4 174/3 174/7 174/9 174/11 184/5 184/19 185/9 200/6 205/12 208/23 217/5 217/10 217/11 218/12 this [195] 4/11 4/13 5/17 6/7 7/2 7/17 7/19 10/20 11/23 11/24 25/12 31/1 32/4 39/14 42/6 42/11 46/24 54/14 54/16 54/23 54/23 56/1 57/1 59/17 65/21 67/6 68/24 69/24 72/6 73/9 73/19 74/19 75/21 76/12 76/24 77/5 77/14 77/16 77/17 77/19 78/8 78/17 79/16 79/23 84/23 85/9 88/17 88/21 89/21 90/17 91/2 103/20 105/8 105/19 108/4 121/11 121/18 124/15 127/21 127/22 128/2 132/10 132/13 137/9 137/15 138/14 143/11 143/15 143/17 143/22 144/1 144/8 149/23 150/11 150/14 151/11 152/23 156/10 156/11 156/15 156/19 158/8 158/12 158/23 159/12 159/17 160/2 160/3 161/13 162/18 162/21 163/12 163/18 167/6 168/11 168/16 169/10 169/13 170/5 170/14 170/16 170/23 171/13 172/15 174/3 174/11 174/22 177/4 177/5 178/10 178/21 179/14 181/9 181/17 181/24 182/1 183/16 184/13 185/3 185/13 185/13 185/19 187/15 188/3 188/13 188/21 191/6 191/7 192/20 192/24 193/4 193/6 193/11 194/2 194/2 194/3 194/9 194/9 195/6 195/15 195/24 196/14 197/5 197/7 197/8 197/12 198/2 198/17 200/6 200/7 200/9 202/9 202/10 202/14 202/17 203/8 204/1 204/4 206/14 207/3 207/7 207/9 207/11 207/15 207/16 207/18 208/14 208/20 209/3 209/15 215/24
----------	---	--

T	49/4 49/5 49/7 52/24 53/9 57/14 60/1 60/4 60/15 60/23 61/5 62/21 63/5 65/23 66/1 70/10 74/6 85/5 89/4 93/19 93/20 94/1 94/18 96/13 96/23 97/11 97/19 97/23 118/23 118/24 119/2 119/10 138/6 140/8 141/14 159/11 162/1 162/11 162/13 163/13 163/23 165/20 165/21 173/12 178/10 180/7 180/8 188/3 188/6 194/5 198/17 210/16 218/20 219/19 220/1 221/18 221/22 222/15 223/10 225/16 229/18 theme [1] 170/16 themselves [2] 113/13 221/18 then [52] 14/5 16/17 17/9 17/11 17/16 38/2 38/21 41/15 42/5 43/17 49/14 53/17 53/19 69/23 70/18 70/21 84/14 85/10 94/4 96/6 98/4 117/22 130/7 130/16 130/23 141/23 143/10 156/22 158/24 159/2 159/8 159/10 160/16 160/19 163/16 163/16 169/18 176/23 178/1 178/21 195/21 205/1 212/18 222/14 224/17 224/17 224/18 225/3 225/12 225/15 225/17 227/5 there [157] 6/3 6/17 8/9 8/20 10/15 10/23 18/4 18/19 18/21 19/24 19/24 20/3 20/7 20/16 21/19 21/21 21/22 25/3 25/3 27/1 28/11 28/12 28/23 29/7 29/8 29/14 29/22 34/13 36/10 38/1 38/4 38/6 44/15 47/6 47/24 49/7 50/18 51/20 52/4 52/9 52/14 54/6 54/17 56/6 56/12 56/24 60/10 60/18 61/23 62/14 62/19 65/13 65/18 65/21 68/12 70/14 71/5 74/14 75/23 77/2 77/8 77/9 77/11 77/12 77/15 79/8 79/14 79/19 80/9 85/2 86/7 86/8 86/22 87/14 90/1 93/14 95/6 99/18 100/6 102/7 102/17 102/23 107/16 111/6 111/20 113/15 113/15 115/10 116/17 123/18 124/1 125/3 125/7 127/7 127/8 127/10 133/8 135/12 135/23 136/1 136/16 136/24 137/6 137/20 138/10 138/19 140/4 140/8 143/22 147/8 147/14 151/12 157/11 157/15 158/2 159/19 159/19 161/21 163/8 163/11 164/17 166/8 172/17 173/4 174/24 175/5 175/7 175/14 176/13 178/14 178/21 181/19 182/2 182/20 182/22 184/10 184/11 184/12 184/23 184/23 184/24 185/8 185/24 188/9 189/1 192/10 198/6 200/1 201/24 206/21 208/17 209/11 219/18 220/7 220/12 223/1 232/5 there's [66] 25/19 26/9 53/10 53/23 56/22 56/23 60/10 64/6 71/1 77/10 77/15 84/24 93/17 93/19 95/9 101/11 111/9 120/16 123/6 123/10 123/15 123/21 125/11 125/17 126/24 133/1 133/5 133/9 133/13 135/15 135/22 137/5 138/12 143/18 151/12 157/12 157/13 157/16 159/15 160/12 166/8 170/18 172/20 173/13 175/4 178/2 181/12 181/14 181/15 181/16 181/17 182/4 182/6 184/12 184/16 184/18 186/21 187/2 187/24 188/9 198/9 205/2 210/24 212/23 220/6 221/18 Therefore [1] 9/22 thereupon [1] 232/8 these [44] 6/4 9/2 11/2 19/1 19/4 22/20 23/10 24/21 33/5 54/22 66/20 66/21 84/8 87/3 87/7 87/9 87/11 87/16 88/24 89/1 89/7 113/6 115/7 115/12 116/6 119/5 146/16 148/14 151/14 153/16 153/21 155/5 164/2 164/15 165/5 165/8 165/10 167/7 168/11 168/13 194/4 213/14 221/13 229/11 they [95] 8/14 20/21 24/11 34/4 34/4 34/17 34/24 50/3 50/6 51/4 51/12 56/8 64/21 70/14 71/18 73/7 73/9 88/8 88/11 89/4 93/19 96/12 106/2 106/4 112/16 112/18 112/20 112/22 112/23 113/12 113/13 113/14 113/20 113/21 113/21 116/18 117/7 117/11 117/12 119/6	121/7 126/12 129/24 130/3 133/2 133/6 137/9 138/4 142/11 142/12 143/3 144/20 148/15 148/16 148/23 148/23 155/2 155/4 162/7 163/9 163/18 163/20 163/21 163/22 164/3 165/3 165/6 165/18 167/3 169/2 170/18 170/21 170/21 173/7 173/7 176/4 176/10 179/4 179/11 179/16 190/3 195/23 196/7 206/10 209/24 209/24 210/2 210/7 223/ 226/23 227/3 227/4 227/18 227/19 229/1 they -- [1] 163/18 they'd [1] 163/20 they're [18] 27/12 64/14 88/10 97/17 118/21 119/3 119/4 175/12 190/3 190/9 190/10 190/18 190/19 209/23 210/1 210/4 210/6 224/3 they've [4] 165/17 190/9 190/19 210/23 thick [6] 123/3 123/5 127/13 127/23 152/3 153/22 thing [10] 25/4 25/4 36/8 47/19 99/15 149/23 158/18 158/19 186/2 206/24 things [24] 22/12 23/18 24/7 24/11 24/18 25/2 25/18 25/23 26/10 33/14 54/22 59/16 95/6 104/18 107/14 108/15 116/15 169/18 170/6 176/20 177/22 183/17 190/1 216/14 think [109] 13/1 15/18 15/18 16/5 18/4 18/14 21/12 24/19 24/20 25/1 26/15 26/15 41/8 42/7 48/12 48/24 49/19 55/24 56/3 56/24 58/22 59/5 60/4 60/6 60/18 65/21 67/3 67/14 69/17 69/18 74/13 79/8 84/7 84/10 93/7 93/17 93/18 94/14 101/3 101/20 102/2 102/5 102/13 107/16 117/6 118/20 119/23 122/23 124/13 124/19 126/23 128/9 128/13 129/7 136/2 136/5 136/16 141/21 142/23 147/7 149/22 150/12 152/3 153/10 153/14 156/8 159/13 160/2 160/3 166/1 170/24 173/13 174/11 176/6 176/8 176/10 177/7 177/19 177/20 183/15 183/16 187/20 190/5 190/7 190/14 190/15 190/21 190/23 191/2 191/14 191/24 196/5 196/14 196/21 199/1 199/19 201/8 205/11 208/22 212/7 214/6 215/4 218/19 218/20 221/18 222/12 222/24 225/23 227/1 thinking [3] 168/13 177/2 187/15 third [19] 2/9 7/23 25/4 147/19 149/4 174/3 174/7 174/9 174/11 184/5 184/19 185/9 200/6 205/12 208/23 217/5 217/10 217/11 218/12 this [195] 4/11 4/13 5/17 6/7 7/2 7/17 7/19 10/20 11/23 11/24 25/12 31/1 32/4 39/14 42/6 42/11 46/24 54/14 54/16 54/23 54/23 56/1 57/1 59/17 65/21 67/6 68/24 69/24 72/6 73/9 73/19 74/19 75/21 76/12 76/24 77/5 77/14 77/16 77/17 77/19 78/8 78/17 79/16 79/23 84/23 85/9 88/17 88/21 89/21 90/17 91/2 103/20 105/8 105/19 108/4 121/11 121/18 124/15 127/21 127/22 128/2 132/10 132/13 137/9 137/15 138/14 143/11 143/15 143/17 143/22 144/1 144/8 149/23 150/11 150/14 151/11 152/23 156/10 156/11 156/15 156/19 158/8 158/12 158/23 159/12 159/17 160/2 160/3 161/13 162/18 162/21 163/12 163/18 167/6 168/11 168/16 169/10 169/13 170/5 170/14 170/16 170/23 171/13 172/15 174/3 174/11 174/22 177/4 177/5 178/10 178/21 179/14 181/9 181/17 181/24 182/1 183/16 184/13 185/3 185/13 185/13 185/19 187/15 188/3 188/13 188/21 191/6 191/7 192/20 192/24 193/4 193/6 193/11 194/2 194/2 194/3 194/9 194/9 195/6 195/15 195/24 196/14 197/5 197/7 197/8 197/12 198/2 198/17 200/6 200/7 200/9 202/9 202/1C 202/14 202/17 203/8 204/1 204/4 206/1. 207/3 207/7 207/9 207/11 207/15 207/16 207/18 208/14 208/20 209/3 209/15 215/24
----------	--	--

T	181/10 183/22 185/13 186/17 187/15 187/17 191/18 192/18 193/3 194/2 196/23 197/2 197/17 197/20 198/1 198/21 199/1 199/4 199/6 200/1 200/4 204/9 204/12 204/14 204/15 206/7 207/8 207/11 207/15 207/18 207/23 208/21 209/15 209/18 212/14 217/6 217/13 218/13 218/17 219/9 219/10 220/2 222/24 223/17 225/2 226/14 227/1 228/1 228/8 233/12 timely [5] 74/6 74/9 74/11 169/4 190/1 times [19] 35/14 48/17 84/6 84/7 84/9 84/11 91/23 101/16 128/11 128/17 128/19 128/24 129/4 129/9 129/12 170/23 171/16 175/3 177/18 title [5] 42/20 42/21 42/21 121/10 121/16 to [1] 95/10 to -- [6] 25/17 63/14 129/13 193/4 209/24 223/12 today [45] 5/19 7/14 15/4 16/18 16/24 17/1 17/3 17/5 17/21 18/16 18/17 19/23 20/24 31/2 35/17 35/23 36/7 36/21 36/22 48/4 52/12 58/4 71/2 78/13 79/6 79/13 79/15 81/13 81/19 90/19 92/15 92/17 93/24 101/9 101/12 128/13 139/5 146/12 168/10 168/13 170/14 186/7 187/7 193/15 203/19 today's [1] 32/2 Todd [19] 44/17 44/22 44/22 45/9 45/10 45/12 45/15 45/22 46/2 46/5 46/9 62/15 62/23 63/14 111/23 115/15 116/5 119/11 233/8 together [3] 182/3 182/4 182/7 told [24] 6/23 10/13 16/12 16/21 17/7 21/23 22/3 22/10 32/19 34/4 34/15 35/10 37/22 38/3 38/10 42/11 71/8 101/5 138/14 186/9 193/6 221/14 225/21 227/19 too [3] 123/16 161/5 161/10 took [25] 5/8 13/6 43/19 47/1 50/1 57/4 73/21 85/9 87/11 114/16 123/1 126/8 137/8 142/19 143/2 143/10 149/17 153/22 154/18 155/11 155/13 155/18 177/6 177/7 227/5 Tool [1] 164/23 top [3] 180/12 202/24 224/16 topic [3] 121/14 133/15 134/14 topics [1] 133/6 total [6] 7/11 22/13 174/12 174/22 187/4 222/12 touching [1] 232/8 towards [4] 33/1 52/14 170/17 226/2 train [1] 211/20 training [4] 114/18 114/23 132/23 133/1 transcript [30] 31/13 31/22 31/23 32/12 32/16 32/18 33/6 33/16 33/17 33/22 34/2 34/12 34/15 34/21 35/1 35/19 35/24 223/20 226/3 226/19 227/23 228/22 228/23 229/3 229/4 229/7 229/8 231/5 231/6 233/11 transcription [1] 5/15 transcripts [2] 34/6 233/8 transferred [1] 20/8 transformation [1] 45/8 transmittal [2] 7/7 148/5 transmittal -- [1] 148/5 transmitted [3] 6/4 7/6 20/4 trash [2] 94/5 94/10 Traveler's [1] 51/23 Travelers [1] 18/2 treating [1] 168/23 trial [2] 122/14 122/15 triggered [2] 55/7 55/16 triggers [1] 54/18 trip [8] 28/15 30/10 39/19 70/10 73/23 74/19 110/2 110/12 trouble [1] 139/7 true [23] 16/14 16/16 16/17 16/17 17/2 17/9	17/9 96/22 139/13 140/1 141/19 145/21 146/3 157/22 214/20 220/18 220/23 220/24 226/15 226/19 227/20 231/6 232/9 trust [1] 213/24 truth [11] 17/1 33/5 194/23 213/24 219/9 221/12 221/14 225/21 226/9 232/7 232/7 truthfully [3] 16/6 16/8 196/20 try [6] 26/9 48/7 162/2 169/4 177/11 187/16 trying [7] 14/16 28/13 62/12 80/5 103/13 211/13 212/6 Tuesday [3] 32/3 32/6 166/10 turn [22] 143/11 156/4 156/22 166/7 169/12 174/16 178/12 180/22 185/18 186/18 186/19 188/12 195/14 201/14 202/9 204/24 206/9 218/8 223/12 223/18 223/20 224/6 Turning [2] 154/24 157/18 two [50] 4/15 5/1 6/6 14/1 14/4 24/7 24/10 24/17 25/1 25/5 25/18 25/22 29/16 32/15 34/11 34/13 34/14 34/21 35/8 35/10 35/18 35/24 54/13 76/11 82/18 93/7 110/20 128/4 128/7 129/3 131/19 142/22 147/15 149/4 150/15 150/22 160/12 160/18 162/24 175/1 175/3 175/5 176/23 181/21 188/24 189/3 195/3 201/13 202/24 222/7 two-page [1] 161/14 type [15] 21/5 25/10 62/2 74/3 79/12 85/1 87/23 97/3 105/5 111/9 115/13 132/23 145/10 172/4 219/24 types [8] 24/21 55/3 55/19 60/4 60/16 105/3 159/21 204/22
U	U-G-O-L-I-K [1] 149/5 Ugolik [7] 147/18 149/5 149/8 149/16 149/19 150/10 150/18 ultimately [4] 28/7 106/4 163/19 176/23 um-hum [2] 225/8 225/8 umm [1] 225/9 unable [5] 46/20 217/8 217/14 221/4 221/8 unacceptable [1] 5/24 unambiguous [13] 8/12 9/5 46/14 46/21 88/17 141/19 142/8 143/2 150/18 215/7 215/11 215/12 216/11 unambiguous [1] 9/5 unambiguously [1] 108/18 unaware [1] 114/7 uncovered [6] 37/8 38/24 39/2 39/6 75/21 143/10 under [52] 16/12 16/15 17/7 19/18 22/5 24/6 26/3 35/9 43/12 45/10 50/24 51/11 66/2 66/6 69/8 77/7 78/10 78/24 80/19 92/12 100/3 114/14 118/13 122/18 129/3 131/15 139/10 139/22 141/3 157/9 165/5 165/8 173/7 192/22 192/23 195/2 195/3 195/11 208/6 209/3 209/7 209/21 209/23 210/8 210/10 210/16 210/22 211/3 212/18 213/2 218/5 219/8 undergo [2] 163/6 212/2 undergrad [2] 13/10 13/11 undergraduate [1] 12/15 undersigned [1] 231/4 understand [67] 7/5 14/14 14/17 16/20 19/21 23/21 23/23 24/2 24/5 24/8 30/19 43/13 43/15 43/22 51/15 55/12 60/23 61/8 61/10 61/15 62/24 69/8 74/17 75/20 78/24 79/5 82/4 88/18 92/12 103/12 104/2 104/3 106/14 114/12 114/13 115/20 116/1 116/7 120/1 120/6 124/17 131/14 133/20 133/21 135/19 137/13 139/15 148/18 153/15 166/17 166/18 169/22 175/16 177/11 179/7 185/1 189/21 192/24 194/1 210/4 210/20 212/7 215/6 215/12 215/16 222/21 225/4	

<p>U</p> <p>understanding [44] 5/12 19/6 29/23 30/2 30/9 40/12 41/1 42/6 51/10 52/1 58/19 73/8 81/11 94/4 103/10 103/15 104/18 105/3 107/2 107/10 108/21 111/4 124/10 124/19 126/14 127/10 129/22 133/11 133/22 136/7 136/9 136/12 138/3 140/7 144/24 147/12 152/19 175/12 183/7 189/23 200/10 208/11 209/20 214/23</p> <p>understood [5] 17/5 41/20 100/2 157/10 221/17</p> <p>undertake [4] 13/3 91/9 91/15 91/17</p> <p>unfortunate [1] 193/4</p> <p>unfortunately [3] 39/12 142/17 221/3</p> <p>unintentionally [1] 171/2</p> <p>unique [1] 25/6</p> <p>unit [1] 95/14</p> <p>UNITED [1] 1/1</p> <p>University [4] 12/14 37/18 37/19 38/10</p> <p>unless [6] 184/13 184/20 202/14 216/2 218/4 223/6</p> <p>unopened [1] 131/4</p> <p>unreasonable [1] 204/22</p> <p>until [12] 19/1 45/10 82/14 110/7 110/17 120/7 142/18 143/8 177/8 197/13 197/20 207/24</p> <p>unusual [2] 169/6 169/7</p> <p>up [22] 19/1 54/2 54/14 55/15 65/9 65/24 91/23 94/21 96/2 96/6 97/7 97/18 107/18 108/13 110/6 157/20 162/15 165/14 192/13 196/10 209/15 216/12</p> <p>update [1] 165/7</p> <p>updated [1] 189/4</p> <p>updates [1] 165/2</p> <p>upon [13] 11/2 31/18 76/12 80/23 81/8 81/22 86/20 126/12 152/4 162/7 165/12 180/2 232/9</p> <p>us [25] 29/10 29/18 37/12 37/18 37/23 72/13 111/2 112/17 112/18 116/19 138/4 138/9 144/8 145/1 153/20 158/15 158/22 164/4 167/2 167/18 177/13 184/24 219/2 228/10 229/17</p> <p>us -- [1] 158/15</p> <p>use [18] 31/17 49/20 49/24 50/22 54/23 55/20 92/23 92/24 95/20 95/21 95/23 109/2 144/21 145/6 145/13 149/11 176/11 224/8</p> <p>used [14] 49/12 50/7 51/16 56/16 61/12 97/5 104/14 117/5 124/24 144/15 176/18 181/3 207/7 227/2</p> <p>using [9] 50/2 51/1 51/16 61/13 97/3 145/20 146/2 175/1 227/6</p> <p>usually [3] 93/4 167/2 189/3</p>	<p>videographer [2] 2/16 4/20</p> <p>videotape [13] 120/18 121/4 121/6 121/24 122/5 175/8 175/8 175/10 175/17 175/21 175/23 176/3 176/7</p> <p>videotapes [1] 201/17</p> <p>view [2] 40/22 138/22</p> <p>Vine [2] 2/4 233/4</p> <p>viruses [2] 93/20 94/17</p> <p>visit [2] 28/22 68/12</p> <p>voice [9] 158/13 158/20 160/14 160/17 160/21 160/23 161/1 161/4 180/4</p> <p>volume [1] 95/9</p>	<p>we've [10] 84/7 84/10 91/2 93/20 93/21 101/18 122/8 122/8 171/11 187/7</p> <p>Wednesday [8] 32/4 32/7 32/15 82/8 82/15 82/20 82/23 83/3</p> <p>week [9] 32/4 54/14 83/12 91/21 98/9 98/14 99/2 148/6 151/11</p> <p>weekend [1] 13/5</p> <p>weeks [8] 73/22 83/12 159/16 169/1 169/1 169/7 189/6 193/22</p> <p>well [58] 16/21 17/2 17/11 20/3 22/4 23/10 25/17 27/20 28/3 33/2 33/16 34/11 37/3 45/14 47/6 54/21 55/10 57/23 61/8 61/12 66/24 74/5 74/10 75/6 75/8 97/20 102/17 116/9 123/6 126/6 128/6 128/18 140/2 140/8 142/10 150/14 153/14 154/11 158/1 160/2 161/3 162/11 162/16 163/18 176/15 177/4 177/10 179/1 182/4 185/14 194/6 197/16 203/21 204/24 205/22 213/1 226/1 228/2</p> <p>went [16] 14/5 14/8 29/8 46/6 55/14 69/23 77/6 79/16 84/14 89/24 110/3 121/6 129/8 151/18 154/3 192/12</p> <p>were [200] 5/16 8/14 8/15 14/1 15/14 17/16 19/7 19/24 20/1 20/3 20/8 20/11 20/16 20/21 20/23 21/14 21/17 21/20 22/5 22/14 26/18 27/1 27/3 27/16 28/8 28/10 29/11 29/14 29/21 30/16 31/1 32/23 33/7 33/19 34/4 34/5 34/17 34/17 34/23 34/24 35/12 36/3 36/3 36/20 38/2 38/3 39/5 43/16 43/23 44/1 44/17 45/21 46/2 46/17 46/20 49/7 49/7 50/2 50/6 50/10 50/17 50/18 51/1 51/2 51/8 51/12 51/12 51/20 52/13 53/7 56/16 58/8 69/10 69/13 70/2 70/16 72/8 72/11 72/14 72/16 73/9 77/11 77/12 77/12 81/24 82/6 85/2 85/6 86/7 86/15 86/21 90/2 90/3 99/18 100/11 100/11 101/1 102/9 102/10 102/10 102/17 102/24 102/24 103/5 103/6 103/8 103/9 103/13 103/14 103/14 103/19 103/21 104/18 104/21 105/14 106/11 106/23 108/108/22 109/13 109/13 110/14 110/17 111/6 111/7 112/19 112/20 112/23 113/2 116/6 116/10 116/14 116/15 116/17 116/18 120/13 126/6 126/7 126/19 127/2 127/8 128/5 128/8 130/19 144/24 145/20 146/2 147/10 149/24 151/6 153/16 153/18 153/21 155/4 165/2 165/3 166/3 167/20 173/7 174/24 175/5 177/1 177/17 179/5 179/7 179/8 179/11 179/16 179/16 188/10 195/23 196/7 197/14 198/4 198/6 200/5 203/13 203/17 207/20 220/4 220/14 221/8 221/11 223/24 224/14 225/21 226/7 226/7 226/16 226/20 226/21 226/23 227/1 227/1 227/4 227/4 227/12 229/1 229/11 229/13</p> <p>were under [1] 173/7</p> <p>weren't [7] 26/4 57/7 84/22 102/17 102/21 106/7 109/2</p> <p>WESTERN [2] 1/2 12/16</p> <p>what [213] 8/14 8/14 12/20 13/10 13/13 15/23 17/23 18/15 18/23 20/7 21/6 24/4 24/5 25/3 26/20 28/9 29/2 29/19 30/22 30/23 34/8 35/3 35/7 35/8 36/7 36/10 36/11 36/12 36/12 36/18 36/19 36/19 38/8 40/4 42/8 46/11 48/16 48/17 48/19 49/13 51/14 51/17 52/12 52/19 53/1 53/2 53/2 56/9 56/10 56/11 57/15 57/16 60/8 61/8 62/24 67/6 68/10 70/6 70/13 70/15 70/18 70/21 70/23 71/18 73/8 73/15 75/14 78/14 79/8 80/16 81/11 87/5 89/12 91/18 92/24 97/20 98/18 99/23 100/2 101/18 103/10 103/12 103/12 103/15 105/11 106/24 107/7 107/23 108/2 108/2 108/9 108/12 108/14 109/14 115/12 116/7 117/21 118/2 118/10 119/7 120/12 120/19 121/3 121/5 121/8 121/8 121/10 121/14 122/9 122/20</p>
<p>V</p> <p>vacation [1] 169/11</p> <p>value [3] 104/17 107/16 108/14</p> <p>Van [1] 88/16</p> <p>varies [2] 94/14 133/22</p> <p>various [7] 33/14 47/16 112/21 113/16 118/5 133/5 156/13</p> <p>vehicles [3] 175/1 175/3 175/5</p> <p>verbal [2] 138/5 138/8</p> <p>verbally [2] 62/22 72/24</p> <p>verify [2] 112/6 148/15</p> <p>versions [1] 53/2</p> <p>versus [2] 4/3 201/9</p> <p>very [16] 8/11 9/5 25/2 74/13 126/6 141/8 154/11 156/24 162/11 162/23 166/21 185/14 204/24 213/1 222/13 225/6</p> <p>VHS [1] 175/8</p> <p>via [2] 9/16 89/20</p> <p>vicinity [1] 220/14</p>	<p>W</p> <p>wait [1] 169/1</p> <p>waited [1] 38/5</p> <p>waiting [4] 37/14 37/15 38/2 38/4</p> <p>walk [3] 118/22 119/4 119/7</p> <p>walked [1] 37/20</p> <p>Walnut [1] 2/10</p> <p>want [29] 23/18 33/21 54/6 54/21 59/2 61/7 71/11 93/1 93/11 101/11 112/6 125/9 125/15 127/24 129/13 139/15 141/5 158/18 182/8 185/19 200/19 205/4 206/7 206/19 206/23 209/24 210/2 218/24 222/18</p> <p>wanted [6] 73/2 111/23 158/15 158/22 188/6 204/7</p> <p>wants [1] 11/1</p> <p>was [450]</p> <p>was -- [3] 102/23 140/7 141/2</p> <p>was a [1] 123/3</p> <p>wasn't [23] 25/24 35/6 38/1 50/8 66/24 74/21 107/19 109/5 120/1 128/16 145/3 171/20 173/15 176/17 177/16 182/2 191/10 196/11 197/11 199/5 207/24 210/9 227/20</p> <p>waste [2] 94/20 223/17</p> <p>wastebasket [5] 93/17 94/7 94/9 95/5 95/10</p> <p>water [1] 36/15</p> <p>way [21] 10/21 11/9 46/18 64/10 74/16 81/7 82/9 89/17 118/12 128/19 135/10 140/2 168/12 176/16 177/20 184/16 184/18 185/8 205/5 206/21 223/19</p> <p>we [142] 4/12 6/18 21/6 22/23 27/2 27/13 28/10 29/10 29/13 29/21 29/21 30/16 31/1 33/13 37/1 37/7 37/23 38/4 38/11 38/14 38/19 38/20 38/21 38/24 41/8 44/24 49/12 49/19 49/21 50/22 51/8 51/16 53/6 53/9 57/14 60/17 67/3 67/4 67/6 68/8 69/10 69/17 69/18 72/23 73/3 74/10 74/10 75/14 82/4 84/11 84/11 84/14 91/11 92/14 92/24 94/16 94/17 95/10 99/23 99/24 101/19 101/21 102/11 109/2 109/11 109/22 110/18 111/7 113/5 113/6 116/9 116/19 124/14 124/15 128/2 128/23 134/23 135/17 137/2 138/17 139/16 140/4 144/24 145/1 146/6 147/2 147/7 149/11 150/24 151/20 153/17 153/18 155/21 158/5 158/10 159/20 161/9 162/21 164/18 164/21 164/23 166/23 167/2 167/20 167/21 168/17 169/4 171/18 174/2 174/14 177/10 177/11 178/8 181/3 183/15 183/23 183/24 184/24 185/21 185/23 186/6 186/8 186/18 187/16 194/22 200/16 208/24 209/12 210/3 212/24 214/15 217/7 217/14 217/21 218/20 218/24 221/4 221/8 222/20 222/21 223/1 226/23</p> <p>we -- [1] 41/8</p> <p>we'd [1] 179/16</p> <p>we'll [16] 9/9 10/2 31/16 36/10 43/5 78/17 87/20 88/19 132/1 178/10 194/6 205/1 213/20 215/20 228/8 230/6</p> <p>we're [16] 4/17 51/23 55/10 56/2 78/16 79/2 90/18 99/23 119/13 132/2 148/6 178/11 192/19 192/19 193/9 209/11</p>	

<p>W</p> <p>what... [103] 123/23 124/8 124/11 124/17 125/9 126/13 126/24 128/18 128/22 130/2 130/16 132/17 132/23 133/4 134/1 136/7 136/10 136/12 138/4 138/19 141/1 141/2 141/5 143/3 150/24 151/1 152/15 153/8 155/7 155/20 158/17 160/8 160/22 160/23 161/4 163/19 167/3 168/12 170/23 173/16 177/21 178/5 179/5 179/7 179/8 179/11 179/15 179/16 182/1 183/1 183/22 184/22 185/4 187/10 187/15 187/18 188/6 188/10 188/18 188/22 189/15 189/21 190/10 190/19 191/11 191/12 192/21 197/6 197/7 200/22 201/2 201/5 201/6 201/8 202/4 203/8 203/8 203/9 203/19 203/22 204/2 204/13 205/15 205/21 206/19 209/9 210/13 212/1 212/15 214/1 215/12 215/22 216/7 218/1 222/12 222/18 222/24 224/19 226/13 227/14 228/1 229/6 229/10</p> <p>what -- [1] 203/8</p> <p>what's [22] 23/14 24/14 24/17 51/17 60/6 64/23 65/3 91/9 91/15 99/15 150/22 156/8 185/15 188/8 189/23 191/19 205/6 205/8 208/15 214/3 215/15 216/19</p> <p>whatever [7] 10/22 34/20 49/20 55/21 96/8 104/12 154/15</p> <p>whatsoever [2] 9/14 107/20</p> <p>when [110] 5/17 12/18 12/24 13/22 14/12 14/22 16/22 19/3 19/7 22/20 23/20 27/15 27/16 27/24 29/1 31/21 34/2 35/18 41/10 42/5 42/6 42/11 44/24 45/8 45/18 46/17 47/1 49/24 50/3 50/13 51/2 55/20 57/3 57/21 58/17 66/15 66/23 67/22 73/20 74/1 82/6 82/8 83/9 84/13 85/8 87/16 93/1 104/19 111/8 113/22 114/3 114/13 114/16 123/1 126/7 126/19 127/3 127/6 127/9 127/12 128/11 128/12 128/14 128/22 129/17 133/2 136/14 137/2 137/9 138/10 142/15 146/8 147/3 147/6 147/7 147/16 149/17 151/13 151/23 152/3 152/7 152/11 153/10 154/16 155/23 163/23 173/10 178/23 179/13 189/16 189/20 194/4 196/2 196/7 196/8 196/13 196/14 197/13 197/14 198/1 206/4 208/7 210/13 211/20 211/24 212/13 220/15 222/20 225/21 227/5</p> <p>when -- [1] 114/13</p> <p>When's [1] 82/10</p> <p>whenever [2] 67/7 81/23</p> <p>where [44] 12/12 12/12 15/14 25/13 26/2 28/11 29/11 29/13 32/18 33/3 33/17 34/15 50/10 54/5 54/17 54/18 59/5 60/5 62/19 72/12 90/21 91/21 93/18 94/8 109/7 113/13 113/15 113/20 115/10 118/23 119/11 132/2 136/14 138/7 163/4 165/18 196/6 209/10 219/4 220/9 220/11 221/9 221/21 223/4</p> <p>Where's [1] 137/23</p> <p>whereby [2] 206/15 219/20</p> <p>wherein [3] 34/3 145/5 156/12</p> <p>whether [57] 8/8 8/23 11/22 12/9 19/23 28/13 30/1 44/15 45/7 50/4 52/9 62/2 79/2 86/15 86/21 86/22 90/20 96/12 106/22 117/17 118/13 118/21 120/10 121/22 122/3 126/17 129/4 129/9 135/3 135/3 135/11 135/14 139/2 154/5 154/8 165/17 167/11 167/15 167/20 167/21 167/24 170/11 182/6 190/9 190/18 191/18 191/19 191/20 199/3 203/6 210/22 212/3 219/5 220/3 221/14 227/14 227/17</p> <p>which [50] 7/14 10/8 14/6 18/10 21/16 23/7 25/7 31/18 36/2 45/6 55/3 61/10 69/17 77/4 80/22 81/22 99/6 99/12 100/10 105/9 107/1</p>	<p>107/9 107/21 108/24 122/16 128/1 131/22 136/5 147/18 149/9 154/3 156/6 156/18 159/16 166/8 169/13 170/7 174/14 178/11 183/23 187/22 192/8 193/16 199/2 199/9 200/8 201/14 214/14 223/19 226/1</p> <p>while [14] 13/4 13/6 18/6 18/9 19/19 37/15 37/18 38/5 68/16 76/11 77/17 208/24 209/12 209/24</p> <p>who [34] 4/23 7/4 13/17 14/18 15/24 26/23 49/6 56/18 58/15 67/8 71/20 72/3 76/13 76/14 76/15 76/17 76/18 76/20 76/22 76/23 83/7 85/24 90/2 123/23 124/4 130/12 152/12 152/13 166/3 167/3 167/20 181/1 219/6 232/7</p> <p>whole [10] 22/24 24/21 51/1 151/14 152/10 154/8 158/18 158/19 176/11 186/2</p> <p>whom [2] 157/22 167/9</p> <p>whose [4] 33/6 34/4 229/1 229/5</p> <p>why [33] 26/12 26/12 26/14 29/6 29/16 29/17 63/16 63/24 73/2 108/24 142/11 142/12 143/17 158/17 163/15 163/23 163/24 176/12 178/1 178/5 178/14 178/22 179/5 179/20 179/23 181/19 182/20 182/22 187/11 195/22 199/10 222/14 225/15</p> <p>will [33] 9/3 10/21 34/10 55/2 55/24 80/19 88/5 88/12 91/24 95/5 113/23 114/5 114/5 133/2 143/7 161/13 162/22 162/23 164/23 165/1 170/5 186/7 189/6 190/6 190/15 193/14 198/16 209/3 219/2 220/21 221/4 229/8 233/12</p> <p>WILLIAM [2] 2/6 233/3</p> <p>willing [3] 11/24 105/17 167/14</p> <p>willingly [1] 202/7</p> <p>wise [2] 88/2 149/22</p> <p>wished [1] 71/18</p> <p>wit [1] 232/6</p> <p>with -- [1] 69/11</p> <p>within [16] 53/15 73/22 75/3 80/15 98/9 98/14 99/1 146/17 150/12 150/16 152/9 153/4 189/6 207/20 221/4 233/12</p> <p>without [24] 42/20 62/9 102/24 103/6 103/10 103/22 116/2 116/3 116/4 148/13 151/22 166/4 179/10 184/8 185/10 204/1 209/20 210/17 211/3 215/7 216/12 217/7 217/13 224/11</p> <p>witness [12] 3/2 4/5 4/22 5/10 88/6 100/1 211/13 230/10 232/10 232/14 233/10 233/11</p> <p>witnesses [2] 11/3 54/15</p> <p>woefully [1] 8/1</p> <p>woman [1] 7/3</p> <p>won't [2] 178/20 184/17</p> <p>WOOD [4] 2/4 7/4 121/1 233/3</p> <p>Woodmen [1] 18/4</p> <p>word [10] 5/3 5/19 51/16 61/12 61/13 95/20 95/21 95/24 96/4 96/9</p> <p>word-for-word [1] 5/15</p> <p>wording [1] 50/19</p> <p>words [6] 37/1 69/18 105/9 143/1 224/3 224/4</p> <p>work [31] 13/13 13/15 14/5 15/11 16/1 17/23 18/8 18/10 18/15 18/17 18/21 23/3 23/20 27/8 27/9 27/19 45/10 46/20 46/24 57/15 88/9 88/11 111/16 129/2 163/7 166/2 176/20 177/24 187/19 203/13 203/17</p> <p>worked [16] 13/18 18/1 18/2 18/6 18/12 18/19 20/14 40/1 45/12 45/13 47/4 48/1 62/7 76/20 116/21 152/21</p> <p>worked -- [1] 18/1</p> <p>Workers' [1] 164/19</p> <p>working [16] 20/11 29/18 29/19 39/20 44/18 45/7 50/9 51/8 58/8 100/2 100/11 132/3 146/6 186/16 189/17 225/6</p> <p>workload [1] 20/18</p> <p>works [1] 56/8</p>	<p>World [1] 18/4</p> <p>would [266]</p> <p>wouldn't [26] 20/9 22/16 24/9 46/5 52/7 52/8 61/22 62/20 64/5 65/10 69/15 75/3 96/8 97/9 111/1 130/14 156/2 162/10 176/17 179/1 184/8 184/13 187/14 217/24 222/6 228/4</p> <p>write [4] 158/12 163/21 181/7 194/20</p> <p>writes [3] 190/4 190/13 195/21</p> <p>writing [7] 47/21 47/23 80/3 87/17 133/8 133/10 232/9</p> <p>written [8] 7/12 65/9 65/24 92/16 138/6 143/20 172/10 202/21</p> <p>wrong [1] 206/21</p> <p>wrote [3] 79/10 131/5 215/24</p> <p>Y</p> <p>Yacavone [1] 2/16</p> <p>yeah [18] 10/6 30/23 39/4 41/24 47/7 68/20 76/9 94/3 100/24 102/18 104/8 116/10 118/15 128/6 158/11 160/22 193/2 205/17</p> <p>year [22] 19/6 20/12 42/5 43/16 43/23 45/15 46/1 47/2 66/20 66/24 67/1 67/3 76/20 76/22 91/22 142/14 143/2 150/12 150/16 150/23 169/22 177/8</p> <p>years [50] 14/2 14/4 25/12 26/2 26/8 33/9 40/18 46/22 47/4 47/7 47/8 47/12 48/14 48/22 50/10 59/10 75/22 76/7 76/7 76/10 76/13 76/14 76/16 76/17 76/19 111/12 121/7 128/5 128/8 129/3 141/24 142/1 142/1 142/2 142/3 142/4 142/5 142/6 150/15 171/17 171/23 176/22 187/22 192/11 192/20 195/24 196/7 199/8 210/16 222/1</p> <p>yes [135] 9/8 11/11 11/21 12/3 12/11 14/20 15/10 15/13 16/8 16/16 17/11 17/22 18/21 21/21 23/6 24/5 26/19 27/9 27/23 28/17 32/17 41/5 41/18 43/14 47/20 47/22 49/6 49/12 50/15 56/11 58/11 58/16 60/15 63/2 64/22 66/14 69/9 69/15 69/22 70/1 72/2 75/2 79/1 83/6 91/7 92/13 92/20 92/24 94/12 95/21 97/6 97/16 101/21 109/18 114/15 117/23 118/18 119/9 120/9 120/20 123/9 123/12 124/7 124/23 125/22 126/1 130/9 131/16 132/4 143/15 144/5 144/10 147/24 148/21 148/23 149/8 152/13 153/2 155/17 156/15 156/21 157/4 158/8 159/1 159/9 160/11 160/15 161/24 163/3 164/14 166/13 166/20 167/5 168/19 169/19 169/24 170/20 171/6 172/16 175/6 175/10 180/13 183/21 185/23 188/17 188/19 188/23 189/10 189/12 189/22 192/10 193/18 194/8 194/11 194/19 194/24 195/8 195/13 195/17 195/20 196/21 198/20 199/13 200/12 201/11 202/1 202/23 206/3 207/2 207/8 207/10 208/19 215/2 217/17 222/18</p> <p>yesterday [7] 4/24 5/9 7/11 7/18 9/16 9/22 40/5</p> <p>yesterday's [2] 5/7 9/19</p> <p>yet [4] 59/8 174/3 219/2 222/22</p> <p>York [1] 18/2</p> <p>you [1233]</p> <p>you -- [3] 117/21 189/20 197/5</p> <p>you received [1] 147/4</p> <p>you'd [9] 34/9 53/22 91/4 184/6 213/22 214/1 215/13 216/6 216/13</p> <p>you'll [3] 93/24 94/1 94/2</p> <p>you're [69] 11/22 11/24 24/22 31/2 32/20 33/18 35/2 39/17 40/6 43/12 59/9 62/24 69/7 75/15 76/5 78/23 79/6 79/19 92/11 92/16 102/8 107/1 107/9 111/11 111/16 111/18 111/22 112/7 112/12 114/13 114/17 114/22 119/8 119/20 125/10 125/24 126/2 126/13</p>
---	---	--

Y

you're... [31] 127/17 131/15 133/15 136/18
143/4 151/3 157/9 161/9 168/11 170/6 171/14
171/21 184/2 184/12 189/17 192/15 194/22
197/12 201/8 205/12 207/4 212/3 212/12
212/16 212/17 217/18 218/3 219/8 222/13
222/24 226/6

you've [21] 15/1 15/8 15/11 42/19 42/21
42/22 71/8 71/12 81/3 81/15 81/20 95/4 99/7
99/12 121/23 122/4 135/18 135/22 138/16
187/8 191/15

your [250]

your -- [1] 218/1

yours [2] 119/12 227/19

yourself [6] 22/21 84/16 110/13 148/8 196/15
228/23

yourselves [1] 116/7

Z

Zerges [2] 7/3 7/12